CAPITAL REGION HOUSING PLAN: STRATEGY AND IMPLEMENTATION PLAN

Appendix 5
March 2009

GROWING FORWARD
The Capital Region Growth Plan

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EXECUTIVE SUMMARY

Municipalities of all sizes, both individually and collectively, in the Capital Region have experienced a range of unintended consequences resulting from high growth and escalating land and housing prices during the past five to seven years. The trend is not sustainable and could affect the region's global competiveness, as well as the economic prosperity and the quality of life of all citizens in the Region.

Varied approaches to innovative planning regarding future land-use based on principles of smart growth and the movement of people and goods based on transit-oriented development can make a difference, especially when these approaches are combined with others that involve innovative community and unit design, legislative changes, education and local capacity building.

The focus of the Capital Region Housing Plan is to address the changing demographic and socio-economic needs of each municipality in order to ensure that demand for all forms of housing for its citizens is being met. This will require both a regional and local response to ensure the right housing product is available, as well as a commitment to this housing strategy and implementation plan as presented.

HOUSING MANDATE

The Capital Region Board Regulation requires "a plan regarding social and market-affordable housing requirements for the Capital Region that includes recommendations with respect to the following:

(i) the general location of social housing;

(ii) options to increase market-affordable housing."

This mandate was translated into the development of a framework for a ten-year rolling Capital Region Housing Plan, the goal of which is to create sustainable communities. This means ensuring affordable housing of varying types and densities is available to all income levels and is built in a manner that meets the social, environmental and economic goals of the Capital Region.

The vision for the Capital Region Housing Plan is:

> There is a sufficient supply, choice and diversity of housing within the Capital Region.

The Capital Region municipalities will realize this vision through six guiding principles:

1. Recognize that Non-Market Housing requires sustainable, predictable and adequate levels of funding in the form of capital and operating dollars from the provincial government, with support from the federal government.
2. Leverage partnerships with the private sector, public sector and not-for-profit organizations to provide a broad range of affordable and safe housing for all income levels that meets the diverse needs of the Capital Region.
3. Respect the unique needs of the Capital Region municipalities and create choice and diversity of housing options to enable the Capital Region to attract and retain the workforce necessary to be globally competitive.
    a. Plans, policies and programs must be responsive to housing needs and market conditions.
    b. To respond to local needs, solutions may be different in different communities.
4. The location of housing is based on integrated planning for efficient land-use that considers access to necessary amenities like transit and support services and that achieves affordable, appropriate types of housing stock and densities for both renters and owners.
5. Builds sustainable and inclusive communities that respect and support families of all income levels who represent the diversity of people who contribute to the prosperity of the Capital Region.
6. Foster collaboration among the Capital Region municipalities to achieve regional housing needs based on priortized housing investment and implementing innovative housing solutions.

The Capital Region Housing Plan

The Capital Region Housing Plan includes recommendations as to the general location of Non-Market and Market-Affordable Housing and options to increase the supply of both Non-Market and Market-Affordable Housing, as well as identifies the actions required of key stakeholders.

The General Location of Non-Market and Market-Affordable Housing

The plan recommends that the location of Non-Market Housing be based on the three general criteria. These criteria are derived from the principle that a more equitable distribution of Non-Market Housing should allow for citizens to remain in their community, close to friends and family and close to employment opportunities.

The criteria include:

- Equitable distribution of Non-Market Housing considers both the existing needs (backlog) and future growth-generated needs. Non-Market Housing should not be concentrated in any one sub-area of the region. Includes Emergency Shelters, Transitional, Supportive and Affordable Housing.
- Non-Market Housing should be located in municipalities that can provide the necessary and related support services.
- Non-Market Housing should be located in municipalities/sub-regions that offer public transit service (existing or planned).

The criteria also apply to the planning of Market-Affordable Housing to meet the needs of singles, young families and new Canadians. A supply of Market-Affordable Housing needs to be located within all Capital Region municipalities to ensure future sustainability and to encourage future growth throughout the Region.

Possible general locations of both Non-Market and Market-Affordable Housing have been identified in the plan. The existing Non Market Housing backlog is included as are the new Non-Market and Market-Affordable housing needs, which are based on future population growth calculated for the next ten years. The table below provides an overview of total housing requirements over the ten-year period.

	Annual Housing Requirements / per year		Total Housing Requirements
	2009-2013	2014-2018	(2009-2018)
Existing Housing			
Non Market Backlog	4,700	4,700	47,000
Future Housing			
Non Market	1,547	2,300	19,235
Market Affordable Housing	1,547	2,300	19,235
Total	**7,794**	**9,300**	**85,470**

The Non-Market and Market-Affordable Housing requirements for all twenty-five municipalities have been completed as part of the extensive quantitative analysis completed for this plan and are included in the Appendix.

Options to Increase the Supply of Non-Market and Market-Affordable Housing

The Capital Region Housing Plan proposes that in the ten-year rolling housing plan,housing needs will be identified under a sub-regional planning model. The sub-regional planning model would include six planning or sub-regions. Municipalities in each sub-region will work together to ensure there is sufficient supply to meet the housing needs within their particular sub-region. The Capital Region Board and municipalities will work with the provincial government to explore how the planning model can be implemented.

Stakeholder Actions

The Capital Region Housing Plan identifies specific actions required of each key stakeholder group. These actions, taken in aggregate, will positively affect the cost of housing, create a constructive development environment, and increase responsiveness to innovative ways of addressing both the current and future housing needs of the Region.

The Federal Government –develop and implement a national housing strategy with funding to stimulate private investment in the construction of rental housing and to undertake housing research and development to advance innovative community and building designs.

The Provincial Government –develop and implement a ten-year provincial housing plan that includes the provision of sustainable funding and supports the creation of new legislation that enables municipalities to address housing needs.

The Capital Region Municipalities – develop and implement flexible statutory regulations and incentives to enable housing affordability; provide leadership for integrated planning (land use, transit, support services, etc.), and promote understanding and acceptance of Non-Market Housing through education and awareness.

The Capital Region Board –advocate for housing to the orders of government; develop and implement the Capital Regional Housing Plan, and provide leadership in the development of housing policy.

The Building Industry –provide leadership in design innovation, participate in the development of government policies, plans, and regulations; provide leadership in the education of and marketing housing products to the public, and ensure that the cost reductions realized through government initiatives are fairly reflected in reduced product pricing.

The Non-Profit Housing Industry – participate in the development and implementation of the Capital Region ten-year rolling housing plan, in support of the delivery of efficient and effective housing to meet Non-Market Housing needs in the Region.

The stakeholder actions were developed through consultations with industry stakeholders, elected officials, and municipal planners and housing experts and are intended to create the right environment to increase the supply of Market-Affordable Housing. Individually, each stakeholder can only contribute toward reducing costs. Builders, land developers, planners, universities, governments and others will need to form partnerships in order to adequately address the current and anticipated future shortage of Market-Affordable Housing in the Capital Region.

In addition to the above actions, nineteen other recommendations have been made that are critical to enabling the Capital Region Board to achieve its vision and guiding principles. These recommendations are focused around six strategic objectives:

- Leadership
- Integrated Planning
- Legislation/Regulations (federal/provincial/municipal)
- Innovation, Technology, and Design
- Education, Research, and Capacity Building
- Sustainable Long-Term Funding

Through the collaboration of all stakeholders, the social, economic and environmental benefits of all initiatives undertaken will outweigh their cost of development. Each stakeholder needs to perform the identified actions to demonstrate its commitment to prioritizing housing.

IMPLEMENTATION

To support the proposed implementation activities, the Capital Region Board recommends a governance model that is responsible for regional planning and priority setting, advocacy to all orders of government, monitoring housing trends, needs, and affordability, and facilitating the education of and sharing best practices across municipalities.

The Capital Region Board has developed a list of regional projects that will form part of the implementation plan:

- Develop and implement a Regional Planning Framework that supports the rolling ten-year housing plan and includes evaluation of different funding and allocation models.
- Identify opportunities for new community and building design standards that will increase Market-Affordable Housing.
- Develop a regional marketing and education campaign for Market-Affordable and Non-Market Housing.
- Develop and implement analysis and decision-making tools to aid in the planning of Non-Market and Market-Affordable Housing and monitoring progress of sub-regional plans.

Collaboration and coordination in planning, implementing, and funding of housing initiatives are key to the Capital Region's success. That the recommendations and actions made in the Capital Regional Housing Plan are understood and accepted as a whole is integral to realizing the desired outcomes. All stakeholders must also do their part to make a sincere effort to address this serious problem. Only then will the collective set of recommendations and actions lead to the outcomes that will place the Region in a position to realize its full potential.

SECTION 1

CONTEXT

This document, the Capital Region Housing Plan, provides a regional framework for addressing the Non-Market (Social) and Market-Affordable Housing needs of the Capital Region. This plan has been developed in consultation with private, public and not-for-profit stakeholders that support the regional framework as an effective way to enable the regional collaboration and coordination of resources necessary to address the full range of housing needs across the Capital Region over the long term.

THE CAPITAL REGION BOARD

On April 15, 2008, the Government of Alberta established the Capital Region Board (CRB) whose mandate is to prepare a proposed Capital Region Growth Plan (Growth Plan) by March 31, 2009.

The CRB, consisting of twenty-five participating municipalities, will develop and implement regional policies, jointly address regional development and service delivery opportunities and issues, and prepare an integrated growth plan for the Capital Region.

The objectives of the Growth Plan are as stated:

- An integrated and strategic approach to planning for future growth in the Capital Region;
- The identification of an overall development pattern and key future infrastructure investments that meets these criteria:
    - Best complement existing infrastructure, services and land uses in the region,
    - Maximize benefits to the region.
- The co-ordination of decisions in the Capital Region to meet these criteria:
    - Sustain economic growth,
    - Ensure strong communities,
    - Ensure a healthy environment.

The immediate focus for the Capital Region Growth Plan includes four key priority areas:

- Land use;
- Intermunicipal transit network;
- Social and market affordable housing;
- Geographic information services.

As the Region grows, the CRB will need to effectively manage the complex and competing priorities of both economic prosperity and environmental and social responsibility to preserve the quality of life for all citizens.

More importantly will be the need to ensure that a sufficient supply, choice and diversity of housing exists within the region in order to attract and retain a diverse skilled workforce. The CRB will need to work with government and industry to ensure housing is a priority so that the Region will remain globally competitive and thus to preserve the quality of life and economic prosperity of all citizens.

HOUSING MANDATE

As outlined in the Capital Region Board Regulation, the Board shall prepare a Capital Region Growth Plan that must include, among other items, "a plan regarding social and market affordable housing requirements for the Capital Region that includes recommendations with respect to the following:

(i) the general location of social housing;

(ii) options to increase market-affordable housing."

This mandate was translated into the development of a framework for a ten-year rolling Capital Region Housing Plan.

The primary goal of this plan is to facilitate a change in development patterns so that they accommodate changing demographics and population growth. The emphasis is on adopting Smart Growth principles as a foundation for achieving long-term sustainability, as well as specific housing goals, such as affordability, density, and diversity of built form across the Capital Region.

The complexity associated with addressing the full range of housing needs will require both a collaborative, coordinated approach between the region and municipalities and the commitment of all levels of government and industry.

SECTION 2

THE HOUSING CONTINUUM

In the development of the Captial Region Housing Plan, the Housing Continuum was created as a framework to support both the development of the Housing Strategy and Implementation plan and the development of specific housing goals that support the Growth Plan (Diagram 1).

Diagram 1

Homelessness
Non Market Housing
15-20% of households whose housing needs are not met by the market
Housing operated, funded or created by government funding and is comprised of different categories of housing based on the associated services included and the level of public funding achieved
Requires direct capital and/or operating subsidies to enable rents or ownership costs to be provided for short of long term occupancy by lower income and/or special needs households
Subsidized Housing
Emergency Shelters
Transitional Housing
Supportive Housing
Receives direct subsidies enabling rents to be provided on a geared to income basis for a range of low-income and/or special needs households.
65-80% Below Median Income
Affordable Housing
Rental and or Ownership housing generally requiring no ongoing subsidies, though may include rent supplements for income challenged households
80-100% Below Median Income
Market Housing
80-85% of households whose housing need and demand is sufficiently met by the private market.
Rental and Ownership housing provided by the Private Sector
Market Affordable
Household income can exceed median income. Minimum rent or ownership changes calculated through private financing based on cost effective construction.
100-150% Below Median Income
(Moderate Income Level)
"Pure" Market Housing
100% Median Income

It is important to distinguish and understand the different types of housing identified in the housing continuum because each type requires different government and industry responses to address specific housing gaps. The terms and definitions included in the continuum are used throughout the plan.

The continuum of housing types provides a useful framework as it describes the full range of housing required to meet the diverse needs of the Capital Region's overall population. It also describes the role and responsibilities of both the government and the private sector that supports a fully functioning continuum, which enables households to move-up and become as independent and empowered as possible.

Non-Market Housing is defined as housing that is created or operated and funded through direct government subsidies. It includes different categories of housing based on the associated services needed by the clients, and generally applies to less than 20 percent of the total number of households in the region.

Non-Market Housing is further segmented into the categories of Affordable Housing and Subsidized Housing:

> **Affordable Housing** is rental or ownership housing that generally does not require on-going (operating) subsidies, and is affordable, meant for long-term occupancy, and is targeted to households with incomes between 80 percent and 100 percent of the median renter income for their household size;
>
> **Subsidized Housing** is primarily rental housing that requires on-going operating subsidies to make it affordable on a long-term basis for households with incomes that are generally between 65 percent and 80 percent of median renter income for their household size[1].

Market Housing applies to 80 percent of households whose housing needs are met by the private market without direct government subsidies.

Under Market Housing, one sub-category has been defined to provide clarity for a specific segment of the market that is the focus of the Capital Region Housing mandate.

> **Market Affordable Housing** is defined as rental or ownership housing that is modest in form and specification and is capable of being produced for moderate income households without upfront or on-going direct government subsidies (e.g. through regulatory change, efficient design, tax incentives, etc). Generally, it applies to households earning moderate incomes (i.e. between 100 percent and 150 percent of the median income for their household size).

The focus of the Capital Regional Housing Plan specific to Market Affordable Housing is to ensure a diverse range of housing and built forms exists across the region, with an emphasis on the affordability of entry-level housing for first-time homebuyers with moderate-income levels, not all market housing.

Market Affordable Housing will be critically important in attracting and retaining a broad range of skilled workers who include singles, young families, migrant families and new Canadian families. The Housing Committee estimates that this category could represent up to 20 percent of the total housing market for the Region.

The housing continuum also includes reference to homelessness. Although homelessness is not a housing type, it is a factor that impacts Non-Market Housing needs within the Capital Region. This reference has been included for the purpose of completeness. It is recognized that other plans are addressing this need; however, it will, over time, affect the demand for Non-Market Housing.

1 "Subsidized Housing" also includes "Emergency Shelters", "Transitional Housing" and "Supportive Housing", and requires deeper capital and operating subsidies provided under government programs to enable affordability to households with considerably lower incomes or no incomes at all.

SECTION 3

HOUSING AND THE GROWTH PLAN

[.... of all the aspects of the region's social infrastructure, housing is by far the most pressing need. the availability of affordability of housing is a key issue that has the potential to constrain growth in the capital region and to affect the quality of life for current and future residents" "the impact of a shortage of affordable housing is being felt by a broad cross section of society, ranging from those who are on waiting lists for social housing to those seeking affordable rental housing or people trying to enter the private ownership market."]

"Working Together" Report

Growth projections for the Capital Region indicate that the Region will grow in the next 30-50 years by upwards of 780,000 people, with over 285,000 new jobs and 200,000 new households.

To accommodate this growth, the Capital Region municipalities will have to adopt new patterns of development with a greater emphasis on Smart Growth principles to enable long-term sustainability. Sustainability will require mixed land uses and intensification to reduce sprawl and a range of housing building designs to balance the abundant supply of single-family homes. It will require well-designed, inclusive, and compact neighbourhoods and a variety of transportation choices that access employment centers and amenities to ensure healthy lifestyles and enhanced quality of life.

In an era of changing demographics, characterized by an aging workforce, a lower birthrate, and changes in social values, a stable entry-level workforce is needed to ensure the Capital Region's future growth and global competiveness. What is needed to attract and retain a stable workforce is a diversity of housing types and built forms that provide a range of affordability and tenure options.

In providing diverse housing choices for a range of income levels, proximity and access to employment centers services and amenities must be considered, because these influence people's choices as to where they live. And how growth is managed in the Capital Region will affect a household's transportation choices, commute patterns and consumption of energy and other natural resources.

Smart Growth principles will require Capital Region municipalities to commit to a new pattern of development. Land Use Plans and Municipal Development Plans will require modifications to incorporate smart growth principles for both Greenfield land use and Infill development. Integrating high and medium density housing in neighborhoods will support not only a more diverse population, but also an increase in density without a significant change to the regional footprint, thereby reducing the impact of development on the environment.

Ensuring long-term sustainability will require a solid plan of action based on regional planning principles and policies that reflect a shared commitment to both the vision for the Capital Region and the need for a new pattern of development.

A new regional policy framework for housing is needed to ensure the supply of Non-Market and Market Affordable Housing is available to meet the future growth needs of the Region.

HOUSING NEEDS IN THE CAPITAL REGION

> "The availability of affordable housing for current and future residents is an essential component of creating a livable community. Deficits in affordable housing can in turn lead to decreased social, economic and ecological sustainability over the long term"

Although the focus of the Housing Plan is on the future economic and population growth in the Region, it must also consider the current backlog of Non-Market Housing needs. Responding to the needs of these households will have a positive impact on the future growth of the Region. A large percentage of these households are spending more than 30 percent of their income on rent, which has a considerable impact on affordability across the Region.

To best describe the current housing market conditions, an examination of affordability is critical. This will help in identifying who needs housing, where housing is needed and what built form is needed where.

Household Affordability Analysis

An important aspect of housing affordability is determining the depth of the problem: in other words, the size of the income or affordability gap. The affordability gap is defined as the difference between 30 percent of monthly household income and the monthly cost to access market rental and ownership housing. The size of the affordability gap is important as it determines the depth of the need experienced by a specific household type. From that determination, an estimate can be made as to how much assistance is required to bridge that gap.

Table 1 below illustrates affordability gap for three major types of households, individuals, lone-parent families, and larger families at 65 percent of median renter income. As Table 1 illustrates, individuals and lone-parent families face the largest affordability gap for market rental housing in the Capital Region.

Table 1: Median Income by Household Type for Capital Region, 2008

Non Market (65% of Median Renter Income)			
Household Type	Annual Income/ 30% of Monthly	Average Market Rent	Monthly Affordability Gap
Individuals	$17,288/$432	$787	($355)
Lone Parent Families (3 people)	21,917/548	1,047	(499)
Families (4 people)	40,139/1003	1,147	(144)

Source: 2006 Canada Census Custom Tabulation (CRO0103413)

Community Profiles, which include detailed analysis of the affordability gap in each of the twenty-five Capital Region municipalities, are included in Appendix F.

To put the affordability gap analysis into perspective, Table 2 shows the very low-income levels (annual and hourly) of one and two person households earning 65 percent to 80 percent of the median renter income.

Table 2: Median Household Incomes for the Capital Region, 2008

% of Median Renter income	Household Size	Annual Income	(Hourly)
65%	1 person	$17,288	$8.64
	2 persons	$31,305	$15.65
80%	1 person	$21,277	$10.64
	2 persons	$38,529	$19.26

Source: 2006 Canada Census Custom Tabulation (CRO0103413)

Table 3 provides a snapshot of job opportunities and the corresponding salary (annual and hourly) as advertised by Capital Region employers.

A single person household earning 65 percent of the median renter income in the Capital Region makes the equivalent of the minimum wage – $8.64 per hour. This equates to a job in the retail, restaurant and fast food service sectors. Low incomes such as these preclude these households from finding safe, decent, and affordable housing in the Capital Region without having to pay over 50 percent or more of their income for rent, which leaves very little money to pay for other basic living expenses.

Table 3: Job Opportunities Advertised by Edmonton Employers

Job Categories	Annual Salary	Hourly
Fast Food / Retail	$17,288	$8.64
Waitress	19,132	9.57
Sales Associate	27,155	13.58
Bus Driver	28,534	14.27
Receptionist	29,913	14.96
Construction Worker	33,470	16.74
Customer Service Rep	34,037	17.02
Secretary	35,989	17.99
Lab Technician	39,837	19.92
Dental Assistant	43,910	21.96
Teacher	48,787	24.39
Auto Mechanic	51,032	25.70
Accountant	54,140	27.07
Nurse	77,600-80,860	38.80-40.43

Source: WowJobs.ca; Employer Websites

The gap between incomes and housing costs must be removed or decreased significantly to enable the Capital Region to move forward with a growth plan that will be effective and sustainable over the long term.

Another critical component is determining the number of households in the Capital Region that need Non-Market Housing. Table 4 on the following page shows income data from the 2006 Canada Census by household type. Although these data incomes cannot be updated to 2008, using 2006 Census Data has identified over 90,000 households in the Capital Region that are adversely affected by high housing costs, given that their annual incomes are less than $35,000:

- 65,060 (or 50 percent) are individuals or single-person households
- 12,635 (or 37 percent) are lone-parent families
- 25,755 (or 11 percent) are families (other than lone-parent families)

Table 4: Affordable Rents and Ownership based on Income

Household Income	Families		Lone Parent Families		Individuals		Affordable Monthly	
	Number	%	Number	%	Number	%	Rent (30%)	Ownership (32%)
0 - $14,999	5,300	2	3,215	9	18,295	14	$0-375	$0-400
$15,000 to $24,999	5,340	2	4,570	13	27,820	22	376-625	401-667
$25,000 to $34,999	1,5115	6	4,850	14	18,945	15	626-875	668-993
$35,000 to $44,999	1,6810	7	4,975	14	16,615	13	876-1,125	994-1,200
$45,000 to $59,999	27,655	11	5,490	16	17,965	14	1,126-1,500	1,201-1,600
$60,000 to $79,999	40,900	17	5,185	15	14,420	11	1,501-2,000	1,601-2,107
$80,000+	131,570	54	6,165	18	14,915	12	2,000+	2,107+
Total	242,680	100	34,460	100	128,980	100		

Source: 2006 Canada Census Custom Tabulation (CRO0103413)
Affordable Monthly Ownership includes mortgage payment (based on 10 percent down, 6 percent interest, 35 year amortization) taxes and heating expenses.

Individuals and lone-parent families experience the largest income gap and represent the largest share of households in need of Non-Market Affordable Housing. The largest concentration is in the $15,000 to $24,000 income range, representing 27,820 (22 percent) individuals and or 4,570 (13 percent) lone-parent families. A significant portion of the individuals in need are seniors and persons with disabilities and other special needs, many of whom rely on fixed incomes to live. The absence of affordable housing that meets their needs will jeopardize their health and safety. Evidence supports the housing first approach as an effective way to address the housing needs of these individuals.

Table 5 provides a view of affordability as it relates to home ownership based on current housing costs. A family with one child earning an annual income of $59,027 in 2008 had a monthly income gap of $781 after a $2,257 mortgage payment and other related expenses on a $300,000 condominium. A family with two children earning an annual income of $63,222 had an income gap of $950 a month. And this does not include the additional costs of raising another child.

Table 5: Median Renter Income and the Cost of Homeownership, 2008

Household	Median Renter Income	Maximum Monthly Payment (30% of Median Renter Income)	Price of Condo's	Monthly Payments*	Income Gap	Required Income
Family – 1 child	$59,027	$1,476	3 bdrm $300,000	$2,257	($781)	$90,270
Family – 2 children	$63,222	$1,581	4 bdrm $340,000	$2,531	($950)	$101,250

Monthly costs include mortgage principal and interest (assuming a 10 percent down payment, 6 percent interest rate and a 35 year amortization), mortgage insurance, property taxes, utilities (heat only) and condo fees.

It is becoming increasing difficult for people to live in the Capital Region. Affordable rental housing should be available for 30 percent of median income, but many households are paying 40-50 percent of their household income. The cost of housing is having a negative impact on below median income households to meet other basic needs, such as food, clothing, and transportation.

As the table below shows, affordable homeownership housing is also in short supply for households earning less than $60,000, and between $60,000 and $100,000 per year as illustrated by the current home prices across the Capital Region.

Municipality	January 2009 Average Home Price	January 2009 Median Home Price
St. Albert	$405,035	$374,750
Sherwood Park	376,545	353,500
Leduc	344,750	317,000
Spruce Grove	339,850	342,000
Stony Plain	325,500	305,000
Morinville	282,190	275,950
Ft. Saskatchewan	359,950	330,000

Realtors Association of Edmonton

Non-Market Housing - The Backlog (Current Deficit)

Evidence of the backlog in the Capital Region for Non Market Housing is found in the 2006 Federal Census data, which shows that over 47,000 (38.2 percent) of all renter households in the Region paid more than 30 percent of their gross income on rent. Of significance is that individuals and lone-parent families experienced not only the most but also the greatest depth of this need.

Table 6 reflects the distribution of this Non-Market Housing backlog across the twelve municipalities for which this data is available.

Table 6: Number of Renter Households Paying More Than 30 percent of Annual Income on Rent, Capital Region Municipalities, 2006

Municipality	Renter Households	% of Need
Beaumont	25	0%
Edmonton	43,385	92
Ft. Saskatchewan	420	1
Leduc	585	1
Leduc County	100	0
Morinville	135	0
Parkland County	135	0
Spruce Grove	385	1
St. Albert	960	2
Stony Plain	370	1
Strathcona County	775	2
Sturgeon County	100	0
Total	**47,375**	**100%**

Source: Statistics Canada. Information in only available for the 12 municipalities

Other considerations relating to the Non-Market Housing needs of the Region are:

- Most of the renter households (and rental units) are in Edmonton.
- Edmonton's median income is lower than other municipalities in the region, yet rental rates and house prices are among the highest. This contributes to Edmonton having the highest percent of households paying more than 30 percent of their income for housing.
- Edmonton's households in need include those with special (i.e. "non-housing support service") needs, immigrant and Aboriginal families, lone-parent families, and persons with physical and/or mental health issues, and homelessness.
- Municipalities outside of Edmonton tend to have more families and seniors experiencing affordability problems.

Historically, Edmonton has accounted for about 70 percent of the regional population, but has provided over 90 percent of the Non -Market Housing units in the Capital Region. Most of the Non-Market Housing located outside Edmonton is housing for seniors (mostly supported-living and self-contained apartments). The inequitable distribution of existing Non-Market rental housing means that often individuals and families, when facing a reduced income and/or need for housing support, cannot remain in their community of choice and are forced to relocate elsewhere, often to Edmonton.

Although every municipality in the Capital Region has a unique mix of households in need, there are a number of recurring trends in municipalities across the region. Lone-parent families and individuals have the largest gap between what housing costs and what they can afford to pay and therefore represent the largest number of households experiencing housing affordability problems.

Addressing the current backlog of Non-Market Housing is critical in the Capital Region and determining priority needs by municipality will be included in the rolling ten-year Capital Regional Housing Plan. Failure to create sustainable housing options that meet the affordability needs of all segments of the population will negatively affect the Capital Region's ability to attract and retain the entry-level skilled workforce necessary to remain globally competitive.

Market Affordable Housing

High construction and land costs have pushed the price of housing beyond the affordability level for many households in the Capital Region, especially since 2005. Builders have lost customers because they can no longer afford to buy, and renters are being forced to share accommodation because of high rents and the lack of affordable rental units.

Part of the problem is that builders have tended to focus on larger, higher-end single detached homes rather than promoting new and innovative designs that emphasize what people need and can afford. The demand outside of Edmonton has tended to be for more single-family homes as opposed to rental housing, which has forced many young individuals to move outside of their community to access affordable housing.

Changing demographics and socio-economic characteristics have created a situation whereby many communities are not able to attract and retain the individuals and young families who might work in those communities (e.g. school teachers, health care workers, trades people, etc.). The result is predictable – community sustainability is in jeopardy.

Recent housing market and economic conditions are having an impact of housing in the Capital Region in the following ways:

- An excessive inventory of condominiums in the market, particularly in Edmonton, that will depress prices through 2009.
- Banks are being more cautious with lending because of the economic climate, and mortgage rate discounts have been withdrawn.
- Few new multi-family dwelling units are being built in the region and there has been a general downturn in new construction projects as compared to previous years.
- Slow down in the economy, which is due to the cooler energy sector, has had a corresponding impact in the construction sector overall.

Creating an attractive environment for development is critical, but success will require all parties to make the changes necessary not only to lower the cost of the final product, but also to find ways to pass on those savings to households in need of Market Affordable Housing.

Future Trends

Population projections and demographic analysis show that there will be more single-person households, smaller families, immigrants, and Aboriginal households moving to the Capital Region in the future. While single-person households will account for the largest share of the Region's growth, the aging of the population will require more assisted living facilities and other support services, either attached or provided through home care.

Other trends that will determine what type of housing is needed across the Region include:

- Aging population – Many more seniors are choosing to remain in the workforce and want opportunities to age in place –not having to move every time their needs change. As well, demand for accessible housing will increase.
- The number and percent of couple seniors will continue to rise, requiring policy changes and modifications to some of the seniors care facilities (e.g. need to accommodate more couples, etc.).
- More temporary and mobile workers may be required to build the industrial infrastructure expected over the next ten to fifteen years. This will require careful planning and coordination with industry to prevent some of the negative consequences that have occurred elsewhere.
- Immigrants to the area will change the type of housing needed, as the population will consist of more single-person households and smaller family structures.
- The location of employment centers and access to efficient public transportation options will influence where people will chose to live.

The Capital Region municipalities need to coordinate planning and priority setting to ensure that the supply of housing meets the needs of these existing and new households. Builders and municipalities need to work together to ensure that future housing requirements are being met by supplying the right product at a price that gives residents choice and diversity of housing.

Conclusions

In recent years, municipalities, both individually and collectively, across the Capital Region, have experienced a range of unintended consequences resulting from high growth and escalating land and housing prices. The absence of collaboration and coordination in intermunicipal planning has exacerbated the following consequences:

- Continued urban sprawl patterns, which increase reliance on automobiles to travel to and from work;
- A limited mix of housing types, tenure, and prices, resulting in many residents not being able to find housing or not being able to afford the housing that is available;
- Housing price increases in many parts of the region have significantly outpaced average wage increases. As this gap widens, the next generation faces more difficulty in being able to afford housing;
- An insufficient supply of housing with a diverse range of choices, affordability levels, and tenure options will negatively impact the region's ability to attract and retain entry-level and skilled workers, such as health care workers, teachers, trades and service sector employees;
- A lack of developers and builders willing to assume the risks of developing smaller affordable rental housing units, as well as not-for-profit housing agencies having difficulty in finding appropriately located, zoned, and priced land or units to meet the Non-Market Housing needs; and
- A significant backlog of Non-Market Housing needs existing within Edmonton due to the lack of Non-Market Housing throughout the Region.

Not withstanding these challenging issues, some municipalities are witnessing how different approaches to innovative planning of future land-use based on smart growth principles and the movement of people and goods based on principles of transit-oriented development can make a difference, especially when these approaches are combined with other methods involving innovative community and unit design, legislative changes, education, and local capacity building.

The focus of the Capital Region Housing Plan is to address the changing demographics and socio economic needs of its citizens so that the supply of all forms of housing is being met in each municipality. This will require both a regional and local response to ensure the right housing product is available to meet the needs of each municipality and a commitment to this housing strategy and implementation plan as presented.

SECTION 4

CONSULTATIONS

In addition to the quantitative analysis done, two consultations were completed to generate insights and solutions from a variety of housing stakeholder perspectives. The first series of consultations included representatives from not-for-profit housing agencies from across the Region. The second was an industry consultation led by Dr. Avi Friedman, a well-respected Affordable Housing expert and included elected officials and administration, and representatives from the building industry. The information gained from these consultations was used extensively to inform the Housing Plan.

COMMUNITY CONSULTATION

Over 50 organizations participated from across the Region, representing all segments of the population, including seniors, youth, families, persons with disabilities, homeless, new Canadians and Aboriginals. These organizations included housing foundations, management bodies, social service agencies, health service providers, not-for-profit housing agencies, municipal, provincial and federal government representatives.

Over 100 challenges were identified and then, using a consensus-based approach, were summarized into categories with the key barriers and solutions being identified and prioritized as important to achieving the housing vision. Table 7 provides a summary of these key barriers and solutions. They are consistent with the insights and recommendations found in previous housing studies.

What is clear from the community consultations is that the issues and challenges are similar across the region with the most prevalent issue being insufficient resources to meet the Non-Market Housing needs across all municipalities in the Region.

Table 7 Summary of Community Consultation

	KEY BARRIERS	SOLUTIONS
1.	Need for an integrated regional planning process across the region to ensure equitable distribution of Non-Market and Market Affordable Rental Units.	• A balance between local and regional needs supported by an appropriate amount of funding. • *Ensure citizens have choice in terms of where they* could live, respecting all income levels, and their need to access support services and amenities, including public transit. • Regional Planning would provide an incentive to work together among agencies and reduce the competition for funds.
2.	Need to ensure long-term, sustainable funding to include operating and capital dollars from the province.	• A sufficient level of capital and operating funding to address the Non-Market Housing needs. • A more transparent process for all housing programs and better coordination across all government departments supporting the needs of this sector. • Longer term commitment to funding programs beyond the current 3 years. • Some form of intervention (income supplement) to reduce the affordability gap, in addition to ensuring more units of affordable housing are created and affordability retained over a period greater than 20 years.
3.	Need for visible leadership and commitment to ensure Housing is a priority.	• All orders of government need to commit to long-term planning (minimum of 10 years) to ensure a sustained effort to significantly reduce the demand for Non-Market Housing through an emphasis on developing more affordable market housing across the region.
4.	Need to overcome biased perceptions and barriers to providing Non-Market Housing within communities.	• Education and awareness required to overcome misinformation and a poor understanding among community residents of what is needed for housing • Local governments to provide appropriate leadership and support to remove barriers (NIMBY-Not-in-My-Back-Yard syndrome) and encourage family-oriented and inclusive communities.
5.	Need for better coordination of programs and services for all Non-Market housing and the associated support services.	• All Housing program funding provided by the Province needs to be under one ministry.

The following list includes further insights that describe the desired outcomes for housing in the Capital Region as envisioned by the participants.

Housing Choice and Diversity

- All citizens should be able to live where they choose and have access to the type of housing required to meet their needs.
- People should not be forced to relocate to access suitable housing and support services (e.g. Non-Market Housing, Market Affordable Housing, aging in place, special needs housing, etc.).
- Diversity and choice of housing should be available to some extent in all communities to encompass tenure, built form, etc.
- The creation Non-Market Housing should include innovative design and built form and should meet all quality and safety standards.
- Different solutions will be required for each municipality. One size does not fit all.

Integrated Planning

- Integrated planning is needed to ensure more sustainable and effective housing solutions are provided that balance both urban and rural needs.
- A regional funding model is needed to allocate funds for Non-Market Housing.
- Non-Market Housing needs to be integrated into communities and equitably distributed across the region based on needs of the population and not concentrated in one area
- Better coordination across provincial ministries is needed to optimize the investment in housing and support services that assist in Capital Region housing needs.

Eliminate Regulatory Barriers

- The need for enabling policies, regulations, and legislative changes to eliminate barriers to creating more Non-Market Housing where it is most needed.

Sustainable Funding

- A long-term commitment is required from the province and the federal government to address both the backlog and future needs.

Education and Awareness

- The collaboration, engagement and education of residents within communities are needed to create a long- term vision of inclusive communities.
- The region needs recognize that the cost of inaction is greater than the cost of providing Non-Market Housing.

Leadership

- Municipal governments need to demonstrate leadership and their commitment to the Capital Region Housing Plan by prioritizing and achieving set goals or targets for Non-Market Housing.
- Leaders must recognize that: "We are all in it together, so let's act as one. The whole is greater than the sum of the parts. Let's move forward".
- Working together through partnerships and collaboration is needed to achieve the housing vision.

BUILDING INDUSTRY CONSULTATION

To better understand what's needed to increase the supply of Market Affordable Housing, a two-day workshop/consultation was facilitated by Affordable Housing expert, Dr. Avi Friedman of McGill University. The participants included representatives from the building industry, not-for-profit service organizations, federal and provincial housing representatives, elected municipal officials, senior planners and housing administration[2].

Dr. Friedman's focus was on sharing best practices and thought-leadership for the development of innovative and affordable housing solutions. Emphasis was also placed on the benefits of different built forms to produce a diverse range of housing solutions to meet the present and future needs of the Capital Region.

A major barrier identified was the cost of construction, which is exacerbated by regulations relating to servicing the land, to providing road infrastructure, and building standards. The other concern was the lack of support from all orders of government for innovative designs in terms of built form and flexible zoning, which support increasing Market Affordable Housing.

Participants identified a number of challenges and opportunities that provide both direction and encouragement in achieving an increased supply of Market Affordable Housing:

Education

- Need for increased public awareness and acceptance for different built form and densities, as well as new neighborhood designs based on smart growth principles;
- Need for more concept or demonstration projects to provide examples of new forms of housing as part of gaining community acceptance;
- Support from local governments for innovation and new design ideas within existing neighborhoods as well as greenfield developments.

Legislation and Regulations

- Implement changes to provide the appropriate mix of incentives to the building industry to create a more diverse range of housing stock that addresses changing population and demographic needs.
- Build sustainable communities through innovation and new technology that incorporates more intensification strategies and different built forms.
- Analyze Land-Use Bylaws, development standards, building standards, and approval processes, as well as possible tax incentives to create a more flexible and equitable system between the public, private, and not-for-profit sector.

2 See Appendix C for List of Participating Organizations

Cost of Construction

- Cost of construction includes land, materials, and labor, as well as offsite levies, permits, and taxes.
- The shortage of labor and high infrastructure costs have added significantly to the cost of housing.
- Suggested methods to reduce construction costs in order to reduce the cost of the final product include increased densities, smaller units and use of more innovations and new technologies that move beyond traditional home-building techniques.

Integrated Planning

- Integrated planning that involves a broader group of stakeholders, such as ambulance services, fire department, waste management and public works, architects, builders and municipal planners, is necessary to develop concepts like sustainable communities, urban villages, and the coordination of public transit, etc.
- Sharing of best practices was identified as a way to achieve new built forms and designs.

Leadership and Partnerships

- Partnerships between municipal government and industry were identified as necessary to achieve increased diversity of housing choices and stock across the Capital Region.
- Municipal government leadership is also needed to support new ideas and changes to existing regulations and internal processes.
- Collaboration and coordination among all stakeholders is necessary to build a shared vision for sustainable and inclusive communities.

The following is a summary of the priority recommendations identified at the industry consultation that would provide the greatest opportunities in increasing housing choices and diversity of built forms across the Capital Region.

FOCUS AREA	RECOMMENDATIONS
Regional Planning & Delivery Focus	A rolling ten-year regional Housing Plan to include specific targets that address the needs for Non-Market and Market Affordable Housing.
Investment in Education and Awareness	A broad range of commitment and support programs is required from all levels of government and industry to establish a regional housing first policy, as a priority.
Flexibility in Land Use and Development Regulations	Municipal governments work at streamlining approval processes where applicable to ensure appropriate zoning, examine building and development standards for opportunities to reduce costs of construction, which will reflectin lower prices of housing, and ensure the integration of land-use with public transit to achieve sustainable communities. Regional guidelines and coordination of housing policies across the region will provide certainty for the building industry.
Enabling of the creation of affordable housing that includes different built forms, new technologies, and demonstration projects	Collaboration among municipal governments and the building industry to identify innovative and creative approaches to achieving a broader range of housing to meet changing demographics and socioeconomic needs of the municipalities. Municipal government leadership is needed with support from the building industry to facilitate market acceptance of new built forms.
Advocacy for Legislative changes	Changes to the Municipal Government Act (MGA) are required to enable municipalities to plan inclusive neighborhoods with housing for a range of incomes. (e.g. Inclusionary Zoning to enable the equitable distribution of Non-Market Housing in all communities and to reduce the concentration in specific communities).
CRB establish a Housing Advisory Committee or Commission	Create an ongoing responsibility for overseeing the development of a housing plan that facilitates joint-planning and development between industry and local government, achieves sufficient choice and diversity of housing to meet our economic growth goals, and advocates to higher orders of government for legislative changes and incentives that remove barriers for industry.

FOCUS AREA	RECOMMENDATIONS
Comprehensive review of all housing input costs so as to identify areas where costs can be reduced to achieve affordability consistently	Municipalities and Industry work together to to identify creative ways to reduce the cost of housing. Foster practical agreements including regional guidelines that will enable a supply of housing to meet local housing needs.

The community and industry consultation process yielded an extraordinary amount of participation and insight – a testament to the importance of this issue in the Capital Region. The information contained herein formed the basis of the comprehensive list of required actions by the stakeholders identified within the Regional Housing Strategy and Implementation Plan.

SECTION 5

CAPITAL REGION HOUSING PLAN

REGIONAL HOUSING STRATEGY

Municipalities of all sizes, both individually and collectively, in the Capital Region have experienced a range of unintended consequences of growth, ranging from escalating land and housing prices to development focused on single-family housing, which have contributed to continued urban sprawl and continued reliance on automobiles for travel.

The lack of diversity and choice of housing and tenure options affordable for entry-level workers and young families has impacted the Capital Region's ability to attract and retain workers to the Region and in many cases is impacting the sustainability of some municipalities.

Other challenges include the general lack of developers and builders willing to assume the risks of developing smaller Market Affordable rental housing, not-for-profit housing agencies having difficulty in finding appropriately-located, zoned, and priced land or units to meet the Region's backlog of Non-Market Housing needs, and an inequitable region-wide distribution of Non-Market Housing with many communities having few if any such housing options.

Notwithstanding these challenges, some municipalities are recognizing that varied approaches to innovative planning regarding future land-use, based on principles of smart growth, and the movement of people and goods, based on transit-oriented development, can make a difference, especially when these approaches are combined with others that involve innovative community and unit design, legislative changes, education, local capacity building, and direct government funding.

The overall strategy embodied by this Capital Region Board Housing Plan has been developed to respond to the issues relating to the prospect of significant and continuing long-term population growth in the Region.

In essence, the Strategy supports a collaborative and coordinated approach among all orders of government, the CRB, the building industry, and not-for-profit housing providers, to substantially increase the supply of housing to meet the existing backlog and future needs of the Region. The ultimate goal is to sustain the current and future quality of life and economic prosperity for all citizens of the Region.

VISION AND GUIDING PRINCIPLES

A wide range of community agencies and industry groups were consulted in the preparation of the Capital Region Housing Plan and provided key input to shape the following Vision and Guiding Principles, which describe the desired future state for housing in the Capital Region:

Vision

The vision for the Capital Region Housing Plan is:

> There is a sufficient supply, choice and diversity of housing within the Capital Region

Guiding Principles

The Capital Region municipalities will realize this vision through the following guiding principles:

1. Recognize that Non-Market (Social) Housing requires sustainable, predictable, and adequate levels of funding in the form of capital and operating dollars from the provincial government, with support from the federal government.
2. Leverage partnerships with the private sector, public sector and not-for-profit organizations to provide a broad range of affordable and safe housing for all income levels that meets the diverse needs of the Capital Region.
3. Respect the unique needs of the Capital Region municipalities and create choice and diversity of housing options to enable the Capital Region to attract and retain the workforce necessary to be globally competitive.
    a. Plans, policies and programs must be responsive to housing needs and market conditions.
    b. To respond to local needs, solutions may be different in different communities.
4. The location of housing is based on integrated planning for efficient land-use that considers access to necessary amenities like transit and support services and that achieves affordable, appropriate types of housing stock and densities for both renters and owners.
5. Build sustainable and inclusive communities that respect and support families of all income levels who represent the diversity of people who contribute to the prosperity of the Capital Region.
6. Foster collaboration among the Capital Region municipalities to achieve regional housing needs based on prioritizing housing investments and implementing innovative housing solutions.

STRATEGIC OBJECTIVES AND ACTIONS

The following strategic objectives have been identified as critical to support the achievement of the Capital Region Housing Plan vision. The objectives apply to the continuum of housing needs for the region. Subsequent to the description of the objectives are the specific actions identified for the CRB in Table 8. Some of the actions are specific to the strategic objectives, whereas others support and strengthen actions that will be referred to under the stakeholder section. Some provide the detail required to prevent any misunderstanding.

LEADERSHIP

All orders of government must begin the process of developing long-term housing strategies that address the existing backlog of Non-Market Housing and anticipated future supply shortfall across the Region. A concerted and sustainable effort, including annual supply targets and related initiatives, is required to effectively address all identified housing needs across the continuum included in this plan.

INTEGRATED PLANNING

The first priority in implementing the Regional Housing Strategy is to establish six sub-regions to plan and identify what housing resources and funding should be included.

The insufficient supply of land that is suitably located, zoned, and priced for the development of Non-Market Housing is a problem in most of Capital Region municipalities, especially in the growth centres and in desirable locations (e.g. transit hubs, within walking distance of shopping and other amenities, etc.) where potential development sites are very expensive. Recent reductions in the cost of land make it advantageous and practical for municipalities to acquire strategic parcels for future housing development (Non-Market or Market Affordable).

SUSTAINABLE FUNDING

The current population-based approach used by the provincial government to allocate funding for new affordable housing (Request for Proposals, Municipal Block) units, though transparent and administratively convenient, gives no consideration to the existing and substantial backlog of Non-Market Housing need that exists across the entire Capital Region. As well, the difference between housing need and population can vary dramatically across the province, resulting in situations where a municipality or region may not receive a fair allocation of funds as a result.

EDUCATION, RESEARCH and CAPACITY BUILDING

Misunderstanding and biased perceptions of Non-Market Housing by the general public are commonplace in communities throughout the Region. These misconceptions are a major obstacle to building inclusive neighborhoods and effectively prevent affordable infill housing in existing neighborhoods and communities.

The public needs to understand that higher density developments and smaller, more efficient units are needed to address affordability and ensure that all people have the opportunity to access the housing they require to meet their needs.

LEGISLATION AND REGULATIONS

The burden put on the development and house-building industry because of the numerous provincial and municipal statutes and regulations is considerable. The regulatory environment has evolved over many years and, for the most part, has been implemented in response to public consultation. However, some of the requirements imposed on the development and building industry are quite punitive and do not always appear logical. It is important that all municipalities in the Capital Region undertake a critical and thorough review of development standards, processes, and regulations to determine what changes are required to achieve the Market Affordable Housing supply required in terms of number of units, density and built form.

Municipal Regulations

Delays in approving housing developments can add to the cost of producing Market Affordable and Non-Market Housing. This issue has been raised at other stakeholder consultations, and many suggestions have been made and successfully implemented to facilitate a more consistent and streamlined approval process.

Provincial Legislation

Municipalities require changes to the Municipal Government Act (MGA) that will enable them to plan and develop inclusive, sustainable communities.

Other stimulus is also needed to attract private investment to develop rental housing.

Federal Legislation

As identified previously, the lack of rental housing, especially Market Affordable rental housing, is a serious problem in many Capital Region municipalities. Changes to federal tax legislation, which have been advocated by many leading experts across the country for many years, are needed to create an environment to make the construction of rental housing attractive to industry. These tax changes will have a greater impact on increasing the supply of rental housing than all other actions combined.

INNOVATION, TECHNOLOGY, AND CREATIVE DESIGN

Many design ideas focus on the buildings in which Market Affordable Housing is located; however, it is important to ensure that the design of the community in which those buildings are located is also part of the discussion. Although building design can go a long way in improving affordability and aesthetic appeal, community design that integrates service planning and delivery in an attractive manner will go a long way in convincing people to live in a community.

A consensus seems to be forming around the fact that industry needs to start building more efficiently and accepting smaller units in higher density developments that emphasizes innovation and affordability. Leveraging new technology in terms of innovative construction techniques and design, using of new and less expensive materials, and streamlining processes to reduce time and cost are all important aspects of more efficient and effective future residential development. The research, development, and transfer of new technology to the marketplace is an expensive and risky process for home builders. Government has a clear role to play in creating an environment and funding sources that promote the use of new and innovative technologies in the residential construction business.

TABLE 8: Capital Region Board Actions

OBJECTIVE	ACTION REQUIRED
LEADERSHIP All orders of government and industry working together to enable sustainable communities.	1. The Capital Region Board will provide leadership to encourage a collaborative and cooperative approach with all stakeholders to achieve the housing plan mandate and implementation strategy
INTEGRATED PLANNING To ensure an equitable distribution of housing across the region.	2. The Capital Region Board, in collaboration with the province, will develop and implement a Sub-Regional Planning Framework to support the development of a rolling ten-year rolling Capital Region Housing Plan, which will include evaluations of different funding and allocation models. 3. The Capital Region Board will develop a policy that requires municipalities to identify surplus land in their jurisdictions and determine whether surplus land is suitable for Non-Market Housing.
SUSTAINABLE LONG-TERM FUNDING To enable the appropriate planning and development of additional Non-Market Housing units based on approved annual targets by sub-region over the next ten years.	4. The Capital Region Board, in collaboration with the provincial government, will explore alternative models for the allocation of provincial capital and operating funding towards the provision of Non-Market Housing in the Capital Region.
EDUCATION, RESEARCH, AND CAPACITY BUILDING Investment in education, research and capacity building for the efficient and effective implementation of Non-Market and Market Affordable Housing in communities. Includes education of the public and support for municipalities to create and sustainability communities.	5. The Capital Region Board will develop and implement a long-term sustainable education program to challenge misconceptions and to promote the individual, community, and wider societal benefits of Non-Market and Market Affordable Housing as being integral to the future growth and prosperity of the Capital Region. 6. The Capital Region will collaborate with the Canadian Home Builders Association - Edmonton Region, the Urban Development Institute - Edmonton Chapter, Canada Mortgage and Housing Corporation, and others to develop ways of showcasing Market Affordable Housing models and demonstration projects. This will include two kinds of projects: • Regional demonstration projects and pilot for affordable housing design; • Pilot projects to implement and evaluate innovative concepts and ideas. 7. Capital Region Board will support the implementation of a minimum of two demonstration projects a year in the Region.

OBJECTIVE	ACTION REQUIRED
LEGISLATION /REGULATION Flexibility to enable a greater supply, diversity, choice and affordablility of housing types across the Region.	
Municipal Regulation	8. The Capital Region Board in collaboration with municipalities will work with industry to identify opportunities to reduce costs for the provision of housing. Examples include development approval processes (apply lean processes) to minimize time and cost, services and development standards. 9. The Capital Region Board will explore the development of policies that encourage large industry employers in the Region to contribute to the supply of Market Affordable Housing. 10. The Capital Region Board will encourage all municipalities to review their local mill rate for rental housing and ensure it is the same, or lower, than owner-occupied housing.
Provincial Legislation	11. The Capital Region Board will advocate for changes to provincial legislation in the following areas: • Changes to the MGA that would give municipalities explicit authority to adopt inclusionary zoning for both Market Affordable Housing and Non-Market Housing, including the authority to accept cash contributions in lieu of housing unit. • Changes to the Alberta Building Code that have the potential to create cost reductions and not impact safety standards. • Changes to Alberta Municipal Financing Corporation to permit social housing management bodies to borrow directly. 12. The Capital Region Board in collaboration with the provincial government will explore changes to the provincial income tax system to stimulate sustainable, long- term private investment in the construction of Market Affordable Rental Housing. 13. The Capital Region Board will ask the provincial government to adopt a policy that (1) identifies all provincial surplus land in the Capital Region to determine whether it is suitable for Non-Market Housing, and (2) transfers it to the municipality for a nominal fee to help create Non-Market Housing.

OBJECTIVE	ACTION REQUIRED
Federal Legislation	14. The Capital Region Board, in collaboration with the Alberta Urban Municipalities Association (AUMA) and Alberta Association of Municipalities, Districts and Counties (AAMDC), and others, will advocate to the federal government to reform the federal income tax system to stimulate the construction of rental housing. These could include, but are not limited to, the following options: • Lower or rebate in full the GST on new rental housing; • Increase the Capital Cost Allowance (CCA) to 5 percent for new rental housing; • Increase the amount of soft costs that can be deducted in the first year for new rental properties; • Allow capital gains rollover for small scale investors of rental housing; • Allow capital cost allowance losses to be deducted against other income; • Change the Income Tax Act to encourage the gifting of land and buildings to a public foundation for affordable housing.[3] 15. The Capital Region Board will advocate for the Canada Mortgage and Housing Corporation (CMHC) to undertake a review of the CMHC mortgage insurance program to remove disincentives for building rental and ownership housing (e.g. more favorable appraisals and premiums on higher ratio financing, etc.), especially in smaller, rural growth communities. 16. The Capital Region Board will ask the federal government to adopt a policy that (1) identifies all federal surplus land in the Capital Region to determine whether it is suitable for Non-Market Housing, and (2) transfers it to the Capital Region Board for a nominal fee to help create Non-Market Housing.

3 AUMA, 2008 Special Assignment for Affordable Housing, Analysis and Recommendations, June 2008

OBJECTIVE	ACTION REQUIRED
Leverage INNOVATION, TECHNOLOGY, AND CREATIVE DESIGN to create sustainable communities based on efficient building practices and built form to meet changing demographic needs.	17. The Capital Region municipalities, in collaboration with commercial and not-for-profit housing providers and commercial land developers, examine opportunities for new community design standards for implementation across the Capital Region to promote Market Affordable Housing development. 18. Municipalities in the Capital Region will promote alternate (1) forms of construction such as prefabrication, (2) types of building materials that improve affordability, and (3) forms of affordability such as secondary and garage suites. Capital Region municipalities will encourage adopting favorable bylaws (i.e. allowing secondary suites as a permitted use) and providing incentives to facilitate the provision of alternate forms of affordable housing. 19. The Capital Region Board, in collaboration with industry, will examine innovative concepts that improve affordability, such as grow homes and design flexibility, and will share best practices throughout the Region.

REQUIRED STAKEHOLDER ACTIONS

In the development of the Regional Housing Strategy, a number of Stakeholders Actions have also been identified. Collectively the actions of each stakeholder group will have a positive cumulative and long-term impact on addressing the Non-Market and Market Affordable Housing needs in the Capital Region. And in responding to these actions, will demonstrate a commitment to the importance of prioritizing housing.

Federal Government	1. Develop a National Housing Strategy and Sustainable Funding Program in partnership with the provincial and territorial governments. 2. Increase program funding to more (or new) programs to address Non-Market Housing needs, including supports to address the housing needs of Aboriginal persons (including those living off-reserve and in urban communities), immigrants, and youth. 3. Create incentives to stimulate private investment in the construction of Market Affordable rental housing (e.g. underwriting policies that support the construction of Market Affordable Housing and Non-Market Housing, income tax policies, programs and legislation, including for municipal infrastructure). 4. Create a Federal Department of Housing with a dedicated Minister that incorporates the Canada Mortgage and Housing Corporation and other related functions to demonstrate that housing is a federal priority. 5. Undertake research and development to identify best practices and innovative ways to achieve more efficient design and construction in all forms of housing. 6. Provide funding for the development of programs and policies that support development of workforce skills and immigration.
Provincial Government	1. Develop and implement a ten-year Provincial Housing Plan to address Non-Market Housing needs. 2. Provide sustainable long-term funding for Non-Market Housing programs, which includes capital and operating dollars. 3. Implement new programs to upgrade municipal infrastructure to support affordable housing initiatives. 4. Locate all housing programs, portfolio administration, and funding in one ministry to improve effectiveness. 5. Provide sustainable long-term funding and leadership for the research and development of innovative technologies, including stimulation of education, training, and recruitment (immigration, as needed) of construction and building trades. 6. Fund and develop programs and policies that support a skilled workforce through skill-development and immigration. 7. Establish an annual process to review all income support programs (including income-tested housing programs) to ensure that program benefits reflect current local market prices for basic living expenses. 8. Develop financial models that will encourage the construction of affordable housing. 9. Continue with the Rent Supplement Program until a significant portion of the backlog is addressed.

Municipal Government	1. Develop and implement flexible land use policies that enable a wide range of housing affordability and choice. 2. Develop and implement smart growth housing policies, programs, and plans in support of sustainable communities. 3. Provide leadership for integrated planning (land use, transit, support services, etc.) that creates and sustains inclusive and healthy communities. 4. Facilitate partnerships with commercial and not-for-profit housing providers and other housing stakeholders to address the continuum of housing needs within each municipality. 5. Facilitate education and awareness of the public to promote understanding and acceptance (and addressing misconceptions) of Non-Market Housing. 6. Facilitate the development of undeveloped municipal property and acquire land for development of Non-Market Housing.
Capital Region Board	1. Advocate on behalf of the Capital Region to the provincial government to address policy, program, legislation, and funding issues and concerns. 2. Support and facilitate the implementation of the Regional Housing Plan (i.e. education and marketing, innovative design, regulatory flexibility to address Non-Market Housing requirements, monitoring progress and commitment to achieving housing targets etc.). 3. Provide leadership in the identification of housing policy that supports growth plan goals and objectives. 4. Work with the federal and provincial governments to allow public and private not-for-profit housing organizations in the Region to use existing equity positions in government-funded subsidized housing in the financing of additional units.
Building Industry	1. Provide leadership in the sharing of best practices and development of innovative approaches to residential land development (engineering and design) and construction and design techniques to address housing needs. 2. Participate in the development of government policies, plans, and regulations to affect a broader range of housing to ensure affordability, choice and diversity of housing across the Capital Region (i.e. zoning bylaws, federal and provincial legislation governing housing, building and fire code regulations etc.). 3. Provide leadership in the education and marketing of housing products to the public including support and appropriate responses to new residential developments through the public approval (consultation) process. 4. Ensure that cost reductions realized through government initiatives are fairly reflected in reduced product pricing.

IMPLEMENTATION PLAN

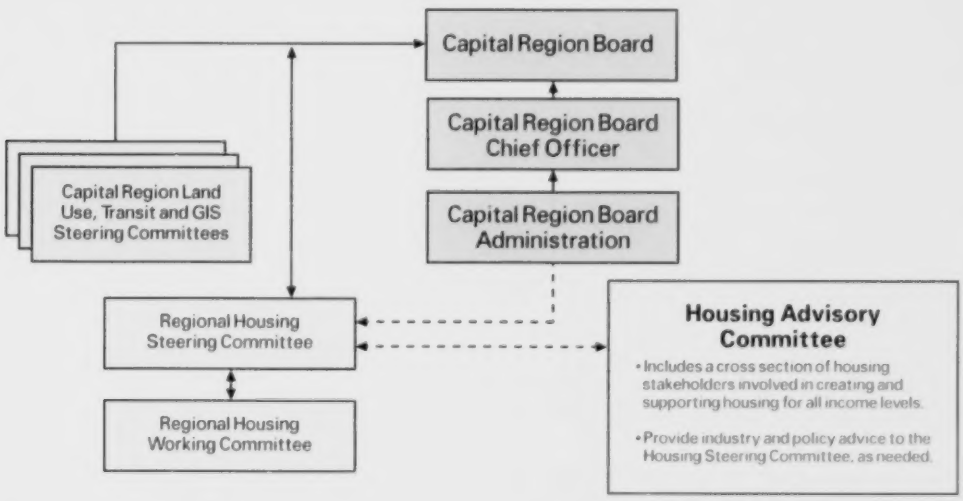
The implementation plan is divided into two parts. The first part indentifies a framework for the ongoing work of Housing Committee to addressing the housing needs of the Region and includes a Governance Model, the development and implementation of a rolling ten year housing plan based on a sub regional planning approach.

The second part is to provide a response to the current housing needs identified in the development of this plan and to provide a specific response to the housing mandate which resulted in this plan.

Governance Model

The Capital Region Housing Steering Committee

To effectively support the proposed implementation of the Regional Housing Strategy, the Housing Committee is proposing the following governance model be adopted to implement the Capital Region Housing Strategy.


Capital Region Board
Capital Region Board Chief Officer
Capital Region Board Administration
Capital Region Land Use, Transit and GIS Steering Committees
Regional Housing Steering Committee
Regional Housing Working Committee
Housing Advisory Committee
• Includes a cross section of housing stakeholders involved in creating and supporting housing for all income levels.
• Provide industry and policy advice to the Housing Steering Committee, as needed.

A Regional Housing Steering Committee would be established, reporting directly to the Capital Region Board and would have no independent authority over the participating municipalities.

Roles & Responsibilities

The Steering Committee would have the following responsibilities:

- Provide recommendations on decisions for the CRB;
- Facilitate the development of a ten-year Capital Region Housing Plan;
- Identify regional priorities for Non-Market Housing;
- Provide advocacy to all levels of government;
- Monitor housing trends, housing needs, and affordability; and
- Facilitate education and sharing of best practices across municipalities.

Membership

- The Steering Committee would consist of six elected officials from the CRB, plus one senior housing representative from both the federal and provincial governments. All eight would be voting members.
- The Steering Committee would be supported by a Regional Housing Working Committee, which would include four to five non-voting municipal administration responsible for housing programs and/or planning, and one CRB Administration staff.
- To ensure the Housing Steering Committee is informed of current industry and market trends, an Advisory Committee would be established through appointment to provide housing policy advice.
- The Advisory Committee would be made up of a maximum of twelve members representing a broad cross-section of stakeholders involved in the creation, management, and provision of a range of services associated with housing. For example, the committee could include members from land and building associations, economic development associations, not-for-profit agencies, academics, home manufacturers, health services, or public transit, etc.

The Regional Housing Committee will benefit from the advice of a broad range of organizations that can keep the committee informed of trends, challenges, and opportunities related to achieving the housing vision.

This governance model has been endorsed by the CRB Governance Committee as being consistent with the future mandate of the board,as well as being consistent with the Committees supporting other priority areas within the Capital Region Growth Plan.

Ten-Year Rolling Regional Housing Plan

To implement the Regional Housing Strategy, it is first recommended that the province accepts the concept of a rolling a ten-year Regional Housing Plan. The regional housing plan will identify the housing priorities for the Capital Region based on the identification of housing affordability and changing demographics and socio economic characteristics across the Region. In collaboration with funding from the province for Non-Market Housing, the Capital Region Board will develop policies and appropriate targets, monitor the outcomes, ensure the equitable distribution of affordable housing with a diverse range of built forms and tenure options.

To implement the general direction and specific recommendations of the Capital Region Board Housing Plan will require a commitment of sufficient capital and operating funding by the province over the ten year plan horizon.

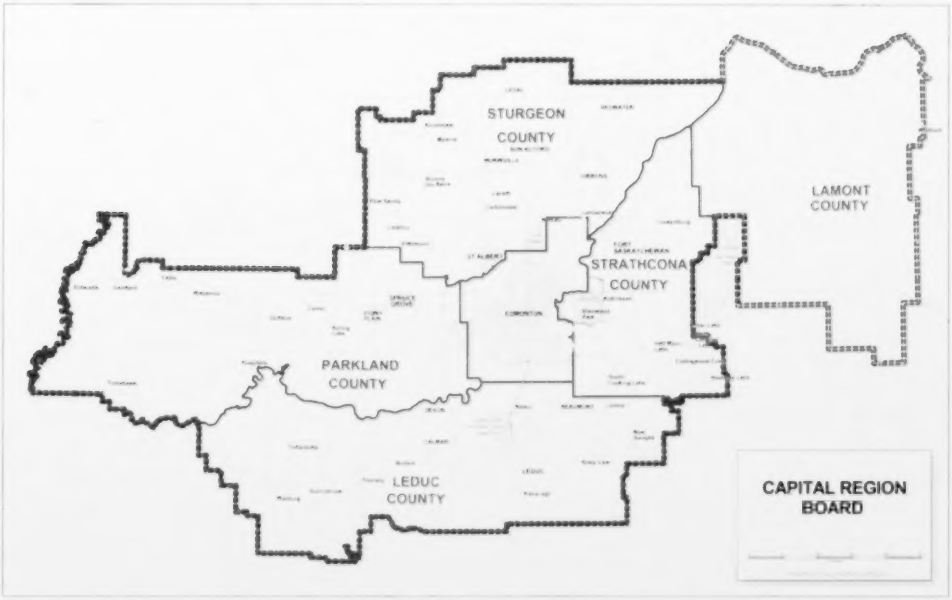
Sub Regional Planning Model

In the development of the regional ten-year rolling plan, the Housing Committee is recommending the establishment of six sub-regions to identify and prioritize the Non-Market and Market Affordable Housing needs within each sub-region. The focus of the rolling ten-year housing plan will be to achieve specific annual targets for additional Non-Market and Market Affordable Housing units in each specific sub-region.

The Capital Region Board proposes, in collaboration with the province, to explore the development of a sub-region planning partnership model for the provision and management of affordable housing. The focus would be on coordinated planning over a defined period and ensuring sufficient financial supports are available to address the full range of needs in all municipalities and to ensure sustainability. Critical to the success of this model will be building on existing partnerships within each community and across all developments involved in providing housing and support services within the province.

Diagram 2 identifies the proposed six sub-regions. Edmonton would be its own sub-region. The remaining five sub-regions are identified by the five County boundaries within the Capital Region, and include all municipalities within that boundary. This model addresses the housing needs for seniors, singles, and families with modest incomes. A good working example of a regional planning model is the Leduc Foundation, which works with the City of Leduc, the Town of Beaumont, and the Town of Devon to meet the unique needs of each community and to address the affordable housing needs through joint planning and sharing of resources.

Diagram 2: Sub-Region Planning Model



HOUSING POLICY CHANGES

In the development of the Capital Region Growth Plan, the Capital Region Board accepts the opportunity to provide input to the province on the general location of Non-Market Housing and recommendations for increasing the supply of Market Affordable housing. As the Capital Region municipalities, our role and responsibility is to facilitate collaboration between stakeholder groups and to advise the province, in a planned, coordinated and informed manner, on the needs of the region and the priorities for Non-Market Housing. The provincial government's role is to ensure sufficient and sustainable funding is available to meet the needs of Non-Market Housing across the Capital Region.

General Location of Non-Market Housing

As defined in the Housing Continuum, Non-Market Housing is primarily rental housing that requires direct government subsidies to make it affordable on a long-term basis to households with below median income. Non-Market Housing includes Emergency Shelters, Transitional, Supportive and Affordable Housing.

The recommendation for the location of Non-Market Housing is based on three general criteria. These criteria are derived from the principal that a more equitable distribution of non-market housing should allow for citizens to remain in their community, close to friends and family, close to employment opportunity. The criteria include:

- Equitable distribution of Non-Market Housing considers both the existing needs (backlog) and future growth-generated needs. Non-Market Housing should not be concentrated in any one sub-area of the Region. Includes Emergency Shelters, Transitional, Supportive and Affordable Housing.
- Non-Market Housing should be located in municipalities that can provide the necessary and related support services.
- Non-Market Housing should be located in municipalities/sub-regions that offer public transit service (existing or planned).

The shortage of rental housing in the municipalities outside of Edmonton must be given priority to address the gap and ensure that future growth can be accommodated.

Consideration must be given to removing any residency requirements as a condition of occupancy. As well, Capital Region municipalities should work with the provincial government on the strategic transfer of existing Non-Market Housing assets (each project will be evaluated) before the expiration of funding agreements.

Options to Increase the Supply of Market Affordable Housing

As defined in the Housing Continuum, Non-Market Housing is primarily rental housing that requires on-going operating subsidies to make it affordable on a long-term basis to households with below median incomes. Market Affordable Housing is rental or ownership housing that is modest in form and specification and is capable of being produced for moderate-income (above the median income) households without upfront or on-going direct government subsidies (e.g. through regulatory relaxations, efficient design, tax incentives, etc).

Whereas Non-Market Housing requirements will be addressed mainly though government funding, Market Affordable Housing requirements will be addressed primarily through municipalities working with developers and builders to reduce construction costs stemming from regulatory requirements to, in turn, increase the supply of Market Affordable Housing.

Therefore, a mix of responses is required to enable more Market Affordable Housing to be built within the Capital Region. Municipalities will need to take the following actions:

- Work with industry and other partners to identify ways to reduce the cost of building housing that is attractive and affordable to first-time home buyers, individuals and young families;
    - Municipalities need to review existing development and service standards, in addition to approval processes to identify opportunities to reduce costs;
    - The provincial and federal governments need to explore implementing financial incentives for investors and builders to further stimulate the development of more Market Affordable rental units.
    - Municipalities develop appropriate planning policies:
        - Develop and implement flexible land-use bylaws to enable a wide range of housing affordability and choice within infill and greenfield developments.
        - Develop and implement policies to achieve intensification and smart growth to achieve better land use and reinvestment in infrastructure and existing buildings in support of sustainable communities.
        - Support demonstration projects and ongoing education as part of the transition from the current development pattern to the incorporation of new community and building design concepts that represent the future.
        - Ensure coordinated and integrated planning for land use, transit, housing, and employment centers.

Higher density housing, with smaller units, is one opportunity to increase affordable housing. There is an important role for all stakeholders to educate and inform the public about accepting higher density housing in their neighborhoods and smaller, higher density housing as a choice.

Individually, each stakeholder can only contribute toward reducing costs. For example, changing the regulatory environment has the potential to reduce breakeven rents in modest, multi-family, new construction housing by about ten to fifteen percent. Although significant, this level of cost reduction will not be enough to make such housing affordable to below median income households.

Builders need to find new models of housing that are more affordable and attractive to first-time home buyers. Builders, land developers, planners, universities, governments and others will need to seriously engage in a collaborative and cooperative manner and form partnerships in order to adequately address the current and anticipated future shortage of Market Affordable Housing in the Capital Region.

The actions identified above were developed through consultations with industry stakeholders, elected officials, municipal planners, and housing experts and are intended to create the right environment to increase the supply of Market Affordable Housing.

Non-Market Housing Backlog/Current Requirements

As mentioned earlier, addressing the current backlog of Non-Market Housing is essential to the long-term social and economic sustainability of the Region. The existing backlog is estimated to be approximately 47,000 housing units for low-income households, and addressing this shortage is a critical component of the Regional Housing Strategy.

The location of the Non-Market Housing units identified in Table 4 is based on the following:

- Available information for twelve of the Capital Region municipalities;
- Income data is not available for the 47,000 households, so it is not possible to know to what extent these households have less than median incomes for their household sizes.

Detailed information for all twenty-five municipalities, including individual household income data, will be available from Statistics Canada later in 2009. Municipalites will use this comprehensive set of information to determine priority needs over the 2009 to 2018 time-frame.

Future (Growth-Oriented) Housing Requirements

In order to determine the number of housing units required over the next ten years in the Capital Region, a set of population projections was developed by the Capital Region Board.

These future population growth projections were then applied to the Headship Rate Methodology to estimate future housing needs.

The Non-Market and Market Affordable Housing portion of the annual requirements was derived using two basic assumptions:

- Twenty percent of annual housing requirements were assumed to be Non-Market Housing;
- No Non-Market units were assumed to be single detached housing.

Table 9 shows the total number of annual housing requirements for the Capital Region over the periods of 2009-2013 and 2014-2018. The annual housing numbers shown here are based on future population growth only; the Non-Market backlog of 47,000 households is excluded.

The net new housing requirements for the 2009-2013 periods are 7,734 units annually. The numbers are down slightly from recent years because of a slowdown in migration to the Region. In the 2014-2018 period, net new housing requirements increase significantly to 11,501 annually (49 percent increase) because of higher population growth.

Table 9: Total Annual Future (Growth-Oriented) Housing Requirements by Type, 2009 – 2018

	Annual Housing Requirements 2008-2013				Annual Housing Requirements 2013-2018			
House Type	Non Market	Market Afford	Pure Market	Total	Non Market	Market Afford	Pure Market	Total
Single detached	0	0	3,394	3,394	0	0	4,890	4,890
Semi/Row	540	540	435	1,515	790	790	692	2,277
Apartment	1,007	1,007	811	2,825	1,510	1,510	1,319	4,339
Manufactured	0	0	0	0	0	0	0	0
Total Units	**1,547**	**1,547**	**4,640**	**7,734**	**2,300**	**2,300**	**6,901**	**11,501**

Source: 2006 Canada Census Custom Tabulation (CRO0103413)

The total annual housing requirements are further delineated into new annual Non-Market and Market Affordable Housing requirements; the residual is referred to as Pure Market requirements.

Both the annual Non-Market and Market Affordable Housing requirements increase from 1,547 units during the 2009 - 2013 period to 2,300 housing units during the 2014 - 2018 period. No adjustment was made to the trends in housing type, so measures will have to taken to ensure that affordable, higher density units are built. Lowering the overall cost of housing so that households with median incomes can afford entry-level housing is the only way sustained progress can be made.

Current/Backlog and Future Housing Requirements 2009 - 2018

As indicated in Table 10, the total number of households needing Non-Market and Market Affordable housing over the ten-year period, 2009 to 2018, is estimated at 85,470 households. This includes the backlog and future needs based on population growth over the same time period.

Table 10: Non Market and Market Affordable Housing Requirements, 2009 – 2018

	Annual Housing Requirements/ per Year		Total Housing Requirements
	2009-2013	2014-2018	(2009-2018)
Existing			
Non-Market Backlog	4,700	4,700	47,000
Future Housing			
Non-Market Housing	1,547	2,300	19,235
Market Affordable	1,547	2,300	19,235
Total Non-Market & Market Affordable Housing	**7,794**	**9,300**	**85,470**

An estimate of the cost to address the Non-Market Housing needs follows in Table 11, and is based on the followed assumptions:

- 35,250 (or 75 percent) of the existing households in need (backlog) are assumed to be adequately housed and only require financial assistance to meet their housing needs in the form of a rent supplement[4].
- A monthly rental supplement of $375/month[5] has been used to estimate the costs, for a total cost of $1.59 billion.
- The remaining 11,750 (or 25 percent) of the existing households and the 19,235 future households both require new housing units to meet their needs.
- A capital grant of $150,000 per unit[6] is used to determine the cost estimates, for a total cost of $4.65 billion.

The total ten-year cost using the above assumptions is $6.24 billion when a rent supplement and a capital grant are used as the primary mechanisms to address the housing affordability gap. Although this total is significant, providing sufficient funds to enable this level of additional Non-Market Housing supply is a critical requirement to accommodate the Capital Region's current and future housing needs.

4 There is a risk with using rental supplements because they are permanent and can be difficult to scaled back either in numbers or the amount of subsidy provided. They can also increase the demand for subsidized housing if they are provided directly to the household in nee

5 The $375 is based on half of the households requiring $250/month and the other half requiring $500/month. The amounts are based on the income gap analysis completed for the Plan.

6 The capital grant amount is based on the current provincial government housing program grant amounts.

Table 11: Estimate of Total Cost to Address Non-Market Housing Needs, (2009-2018)

	EXISTING/BACKLOG NEEDS		FUTURE NEEDS	TOTAL UNITS
TOTAL HOUSING Requirements				85,470
Market Affordable Housing Requirements		19,235	19,235	
Non-Market Housing Requirements	35,250	11,750	19,235	66,235
	EXISTING/BACKLOG NEEDS		FUTURE NEEDS	TOTAL COST
	75% Rent Supplement Subsidy Only ($billions)	25% New Housing Units Required ($billions)	100% New Housing Units Required ($billions)	($billions)
Delivery Method				
Rental Supplements	1.59			1.59
Capital Grant		1.76	2.89	4.65
TOTAL COST	**1.59**	**1.76**	**2.89**	**6.24**

Note: The capital grant estimates do not include an inflation factor and are valued in 2008 current dollars.

When other mechanisms identified in this plan are considered, the cost-savings are considerable. For example, the actions directed to the Capital Region municipalities and the land development and building industry have the potential to reduce the cost of building new Market Affordable Housing by at least 20 percent[7]. These cost reductions would be transferable to Non-Market Housing and would directly reduce the cost of the capital grant required from governments. Using current provincial government housing program grant amounts ($150,000 per unit), this would mean a reduction in a grant amount of at least $30,000 per unit.

Other mechanisms that could contribute to reducing the total costs of providing Non-Market Housing include broad regulatory reforms to allow for secondary suites and other accessory housing. Doing so would use existing housing stock and infrastructure, and would be relatively cost effective to facilitate through capital grants. These types of housing options can be successfully implemented for a fraction (e.g. $25,000 per unit) of the cost of other forms of new housing. Each municipality would need to explore and evaluate these other measures in terms of effectiveness and appropriateness before detailed and informed cost estimates can be developed.

Details on the estimated extent of Non-Market and Market Affordable Housing needed to meet future population growth projections has been completed for each of the twenty-five municipalities in the Capital Region and can be found in the Appendix- Community Profiles.

7 The capital grant amount is based on the current provincial government housing program grant amounts. This is based on a combined 5 to 15 percent reduction from municipal regulatory changes and a 15 to 25 percent reduction from changes to the built form (higher density, smaller units, etc.

SECTION 6

CRITICAL SUCCESS FACTORS

The factors that are critical to the success of the Capital Region Housing Plan relate directly to the vision and guiding principles. Critical to the success of this plan is continuing the momentum started by Capital Region Board's formation, as is identifying housing as being a key priority for the region's future economic prosperity. Our success will depend on the Region's leadership make housing a priority. Our ability to address, efficiently and effectively, the full continuum of housing needs in the Region is critical to attracting the investment and people necessary to be globally competitive.

A sufficient supply, choice, and diversity of housing will be critical to enable our future growth as a Region and all stakeholders must do their part to ensure all municipalities are sustainable over the long run. The following are the priorities:

1. Increase, throughout the Region, the supply and distribution of rental housing that attracts newcomers, singles, and young families to the Region.
2. Create a supply, throughout the region, of Market Affordable Housing to meet the demand of singles, young families and new Canadians of modest incomes who desire home ownership.
3. Attain sustainable government funding for Non-Market Housing to address the backlog of housing and reduce the affordability gap through sufficient capital and operating dollars.

The following regional projects have been identified as critical steps in achieving the change in development patterns that is consistent and necessary to support the goals of the Growth Plan. What will be critical is to develop some consistency across the Region so that development occurs where it is needed and in the form it is needed, in order to meet the housing needs of the Region's population.

Regional Projects

1. Create development standards and municipal policies to align with future development patterns of intensification and Smart Growth principles.
    a. Support municipalities in the sharing of best practices for reducing cost of development and, where appropriate, develop regional guidelines. Include a broad review of municipal development approval processes, development standards, building standards, and municipal servicing standards.
2. Develop education and awareness campaigns.
    a. Support municipalities in the development of a regional marketing and education campaign that includes modules to address the range of education needs from overcoming NIMBYism to planning and implementation of Smart Growth communities.
3. Develop ten-year rolling Regional Housing Plan.
    a. Create, in collaboration with the province, a sub-regional planning framework that includes consideration of different funding models and incentives to achieve housing goals of the Region.
4. Develop and implement analysis and decision-making tools to support the planning of the location of Non-Market Housing and to better understand how Market Affordable Housing supports employment growth across the Region. Provide quantitative support for sub-regional planning, and support the monitoring of the progress of sub-regional plans.

Collaboration and coordination of the Capital Region's municipalities planning, plans, and government funding for housing initiatives are key to the Capital Region's success. It is important for the provincial government to understand and accept that the recommendations and actions outlined in the plan are integral to realizing the desired outcomes. Picking and choosing which actions to support will not result in the desired outcomes. All stakeholders must play their part and make a sincere effort to realize what they can do to address this serious problem. Only then will the collective set of recommendations and actions lead to the outcomes that will place the Capital Region in a position to achieve its full potential.

APPENDIX A: ACKNOWLEDGEMENTS

HOUSING COMMITTEE

Marvin Molzan, Mayor
Leduc County
Chairman

Allan Gee, Mayor
Village of Thorsby

Donald Rigney, Mayor
Sturgeon County

Ed Gibbons, Councillor
City of Edmonton

Jim Sheasgreen, Mayor
City of Fort Saskatchewan

Ken Lemke, Mayor
Town of Stony Plain

Mel Smith, Mayor
Town of Redwater

Peter Wlodarczak, Councillor
Strathcona County

Gary Gordon, President
Gary Gordon and Associates

Sharon Shuya, Manager Regional Projects
Capital Region Board

HOUSING WORKING COMMITTEE

Daryl Kreuzer, Acting Director, Housing Services, Planning and Development
City of Edmonton

Terry Loat, Manager
Housing Branch, Planning and Development
City of Edmonton

Nancy M. Laing, Executive Director
Leduc Foundation

Mike Leathwood, Executive Director
Capital Region Housing Corporation
(Formerly)

Kent Fletcher , Executive Director
Capital Region Housing Corporation
(Interim)

David Hales, General Manager of Planning & Infrastructure
City of Spruce Grove

Paul Hanlan, Director of Planning
City of Spruce Grove

Greg Christenson, President
Christenson Developments

Dianne Johnstone, Executive Officer
Canadian Home Builders' Association - Edmonton Region

Michael Mooney, Executive Director
Urban Development Institute, Greater Edmonton Chapter

Lory Scott
Affordable Housing Liaison
City of St. Albert

Curtis Cundy, Director
Planning and Development
City of St. Albert

Joan Agnew
Strategic Initiatives Manager
Town of Morinville

Kevin Glebe
Corporate Planning & Intergovernmental Affairs
Strathcona County

Gary Gordon, President
Gary Gordon and Associates

Sharon Shuya, Manager Regional Projects
Capital Region Board

A thank you to Ben Van DeWalle (Councillor, Town of Morinville) for his support.

Additionally, we acknowledge Chris Sheard (Interim Chair, CRB) and Kathleen LeClair (Chief Officer, CRB) for their guidance and support.

APPENDIX B: COMMUNITY CONSULTATION PARTICIPANTS

211 - The Support Network
Accès•Emploi Alberta
Alberta Caregivers Associatio
Alberta Council of Women's Shelters
Another Way
Bissell Centre
Boyle McCauley
Boyle Street Community Services
Brittany Lane Housing Cooperative
Capital Health
Capital Region Housing Corp
Caritas Health Group
Changing Together Centre for Immigrant Women
City of Fort Saskatchewan
City of Leduc
City of St Albert FCSS
CMHA
CMHC
Leduc County FCSS
E4C
Economic Development Officer, Wabamun
Edmonton City
Edmonton City Centre
Edmonton Community Services
Edmonton Housing Branch
Edmonton Inner City Housing Society
Edmonton Mennonite Centre for Newcomers
Edmonton Social Planning Council
Employment and Immigration
Excel Society
FCSS - Sturgeon County
GEF Housing for Seniors
Health Care/Seniors
Homeward Trust Edmonton
Inner City Youth Housing Project
John Howard Society
Leduc Foundation
McCauley
Millard Health
Our House Edmonton
PAAFE
Robin Hood
SAGE
St Albert Housing Society
St Albert Salvation Army
St Albert Youth Community Centre
Sturgeon Foundation
Terra Association
The Communitas Group Inc.
The George Spady Centre
The Salvation Army
Thorsby Seniors Board
Town of Gibbons - FCSS
Town of Morinville
United Way
Wings of Providence

APPENDIX C: INDUSTRY CONSULTATION/ WORKSHOP PARTICIPANTS

118th Ave Revitalization Arts Officer
Town of Beaumont
Canadian Home Builders Association
Capital Region Housing Corporation
Christenson Developments
City of Edmonton
City of Fort Saskatchewan
City of Leduc
City of Morinville
City of Spruce Grove
City of St. Albert
CMHC
Communitas
E4C
Excel Society
FCSS, City of Leduc
Habitat for Humanity
Housing & Urban Affairs
Lambridge Capital Partners
Leduc County
Leduc Foundation
Maclab Enterprises
Meadowcroft Housing
Neartic Group
Parkland County
Rohit Builders
St. Albert Housing Society
Strathcona County
Sturgeon County
Town of Bon Accord
Town of Calmar
Town of Devon
Town of Redwater
Town of Thorsby
Urban Landmarks

APPENDIX D: GLOSSARY

Alberta Urban Municipalities Association (AUMA)

AUMA was founded in 1905 and represents Alberta's urban municipalities including cities, towns, villages, summer villages, and specialized municipalities, as well as Associate and Affiliate members. AUMA vision is valued by our membership and trusted as a voice for urban municipalities. AUMA's mission is to provide leadership in advocating local government interests to all orders of government and other organization.

Alberta Association of Municipal Districts and Counties (AAMDC)

The AAMDC has been helping Alberta's rural municipalities (68 counties and municipal districts) achieve strong and effective local government since 1909. AAMDC vision is a progressive association of elected rural councils, representing the interests of rural Albertans, and committed to excellence in meeting the diverse and changing needs of its membership. The mission is to assist rural municipalities achieve strong and effective local government through the provision of advocacy, trade and insurance services.

Canada Mortgage and Housing Corporation (CMHC)

CMHC is Canada's national housing agency. Established as a government-owned corporation in 1946 to address Canada's post-war housing shortage, the agency has grown into a major national institution. CMHC is Canada's premier provider of mortgage loan insurance, mortgage-backed securities, housing policy and programs, and housing research.

Canadian Home Builders Association – Edmonton Region

The Canadian Home Builders Association – Edmonton Region is an association of local house builders and contractors. The mission of the association is "to be the voice of the residential construction industry in the region; to achieve an environment in which members can operate profitably; and to promote affordability and choice in housing for all Canadians."

Capital Cost Allowance (Canada Customs and Revenue Agency)

The cost of depreciable assets, such as buildings, furniture, and equipment, acquired for use in business or professional activities cannot be deducted as an up-front expense when calculating net income for tax purposes. In recognition of the fact that these assets wear out or become obsolete over time and are replaced, the federal government created the capital cost allowance (CCA). The CCA is a non-refundable tax deduction that reduces taxes owed by permitting the cost of business-related assets to be deducted from income over a prescribed number of years.

Capital Region

The lands lying within the boundaries of the participating municipalities of the Capital Region and include the following municipalities: Beaumont, Bon Accord, Bruderheim, Calmar, Devon, Edmonton, Fort Saskatchewan, Gibbons, Lamont, Lamont County, Leduc, Leduc County, Legal, Morinville, New Sarepta, Parkland County, Redwater, St. Albert, Spruce Grove, Stony Plain, Strathcona County, Sturgeon County, Thorsby, Wabamun, and Warburg.

Capital Region Board

The Capital Region Board established by Section 2 of the Capital Region Board Regulation. A.R. 49-2008.

Garage Suites

A garage suite is a self-contained dwelling located above a rear attached garage which is accessory to a single detached dwelling. It must have an entrance separate from the vehicle entrance, either from the interior or exterior of the structure and include cooking facilities, a bathroom, and bedroom(s).

Co-Operative Housing (Co-Op)

Co-op housing is collectively owned and managed by its members (the people who live there). Co-op members actively participate in decision-making and share the work involved in running the housing community. Member of a co-op must volunteer and take part in the management of the building.

Core Housing Need

Core housing need refers to households that are unable to afford shelter that meets adequacy, suitability, and affordability norms. The norms have been adjusted over time to reflect the housing expectations of Canadians. Affordability, one of the elements used to determine core-housing need, is recognized as a maximum of 30 percent of the household income spent on shelter.

Direct to Tenant Rent Supplement

A subsidy is paid directly to an eligible tenant to assist with rental costs and is delivered by local housing management bodies. The subsidy is based on the difference between 30 percent of a household's income and an agreedupon market rent, to a maximum subsidy established by the housing management body.

Diversification of Housing Types

A range of housing types, including single-family residential, duplex, townhome, condominium and apartment types, mixed throughout neighborhoods to serve a broad range of residents of varied age and income.

Greenfield Development

The conversion of land that has not been previously developed or has been developed for low intensity uses such as agriculture.

Grow Homes

The Grow Home is a concept in affordable housing developed by Dr. Avi Friedman, an internationally acclaimed architect from McGill University. With economic restructuring, demographic shifts, and lifestyle changes, the traditional family–(working father, stay-at-home mother, two to three children)is no longer the norm and the need for smaller homes at a moderate cost has skyrocketed. The Grow Home gives people what they need in a house at an affordable price - a quality product that allows both the perimeter and interior of a house to be expanded and changed to fit the space needs and budget of its owners.

Heavy Industry Employers

Employers involved in manufacturing or processing activity which, may have a detrimental effect on people and/or the environment through: high volume vehicle movement; polluting of air, soil or water; nuisance as a result of noise, smoke, odour, dust, fumes, glare or humidity; or hazard arising from fire, explosion, radiation or contamination.

Homeless and Eviction Prevention Fund

This fund is designed to provide short-term assistance to prevent Albertans from becoming homeless and to help individuals and families stabilize their shelter arrangements.

Housing First Policy (National Alliance to End Homelessness)

Housing First is an approach to ending homelessness that centers on providing homeless people with housing quickly and then providing services as needed. What differentiates a Housing First approach from traditional emergency shelter or transitional housing approaches is that it is housing-based, with an immediate and primary focus on helping individuals and families quickly access and sustain permanent housing. This approach has the benefit of being consistent with what most people experiencing homelessness want and seek help to achieve. Housing First programs share critical elements:

- There is a focus on helping individuals and families access and sustain permanent rental housing as quickly as possible and the housing is not time-limited;
- A variety of services are delivered primarily following a housing placement to promote housing stability and individual well-being;
- Such services are time-limited or long-term depending upon individual need;
- Housing is not contingent on compliance with services; instead, participants must comply with a standard lease agreement and are provided with the services and supports that are necessary to help them do so successfully.

Inclusionary Zoning

Inclusionary zoning (IZ) requires developers to make a percentage of housing units in new residential developments available to low- and moderate-income households. In return, developers receive non-monetary compensation in the form of density bonuses, zoning variances, and/or expedited permitsthat reduce construction costs. By linking the production of affordable housing to private market development, IZ expands the supply of affordable housing while dispersing affordable units throughout a city or county to broaden opportunity and foster mixed-income communities.

Inclusive Communities

Communities that have a variety of housing, commerce, recreational, institutional, social and public amenities within their boundary. Inclusive communities provide a physical and social environment were residents can live, learn, work and play without having to travel beyond the community boundary.

Infill Development

Development in the existing developed areas, occurring on vacant or underutilized lands, or re-development of a developed site to a higher density.

Intensification

The development of a property, site or area at a higher density than currently exists, e.g. redevelopment (including the reuse of Brownfield sites), development of vacant and/or underutilized lots, the conversion or expansion of existing buildings, and infill development, and may include greenfield sites with development densities higher than historical norms.

Key Workers

The term key workers generally refers to workers who play a crucial role in the social services sector such as police, nurses, teachers, social workers, heath care assistants and support workers. However, in the context of the Growth Plan, key workers (in addition to the social services sector) also refers to any occupation that is critical to supporting growth in the Region such as the service industry, construction workers and others.

Leduc Model

The Leduc Model is a partnership between the City of Leduc, the Town of Beaumont, the Town of Devon and Leduc Foundation, for the provision of Affordable Housing. Leduc Foundation is a regional organization established as a Management Body under the Alberta Housing Act with membership made up of all eight (8) municipalities within the geographical area of Leduc County. Under the partnership, each municipality receives provincial funding, however, not a sufficient amount to allow meaningful development. The intent is that coordination and planning over a defined period of time will bring focus and direction to the housing dilemma and increase the possibility of something being achieved.

Market Housing

Market Housing is defined as housing that is supplied by the private market without direct government subsidies. Under Market Housing, one sub-category has been further delineated:

Market Affordable Housing is defined as rental or ownership housing that is modest in form and specification and is capable of being produced for moderate-income households without upfront or on-going direct government subsidies (e.g. through regulatory relaxations, efficient design, tax incentives, etc). Generally applies to households earning moderate incomes between 100 percent and 125 percent of the median income level.

Mill Rate

The Mill Rate is the amount of tax paid per dollar of the assessed property value. It is called the mill rate because the number is expressed in mills - one mill is 1/10th of a cent ($.001). In some municipalities, the mill rate for rental housing is higher than it is for ownership housing.

Mixed-Use Development

A development that mixes compatible residential, commercial, institutional and recreational land uses, and may do so within an area of land, and/or within buildings, in order to increase density, reduce development footprint through intensification of land use, and to improve public accessibility to the range of mixed land uses.

Multi-family Housing

A building constructed for residential purposes for use by two or more families, e.g. duplexes, townhome and row house developments, multistory and high-rise apartments.

Municipal Development Plan (MDP)

See Statutory Plan.

NIMBY

NIMBY is an acronym for Not In My Back Yard. The term is used to describe opposition to a new project by residents, even if they themselves and those around will benefit from the construction. Often, the new project being opposed is generally considered a benefit for many, but residents nearby the immediate location consider it undesirable and would generally prefer the building to be "elsewhere". The term was coined in the 1980s by British politician Nicholas Ridley.

Non-Market Housing

Non-Market Housing is defined as housing that is operated and funded or created through direct government subsidies and includes different categories of housing based on the associated services needed by the clients. Non-Market Housing is further segmented into the categories of Affordable Housing and Subsidized Housing:

> Affordable Housing is rental or ownership housing that generally does not require on-going (operating) subsidies and is both affordable and targeted for long-term occupancy to households with incomes between 100 percent and 80 percent of the median renter income for their household size;
>
> Subsidized Housing is primarily rental housing that requires on-going operating subsidies to make it affordable on a long-term basis to households with incomes that are generally between 80 percent and 65 percent or less of the median renter income for their household size[8].

Non-Market Housing Backlog

This term refers to the number of existing households who are currently paying more than 30 percent of their income for housing and in need of Non-Market Housing.

Provincial Block Funding

The Provincial Block Funding initiative provides a fixed amount of capital funding to a select group of municipalities to fund affordable housing projects.

Provincial RFP

The Provincial Request for Proposals (RFP) is an initiative that municipalities and nonprofit and private sector housing providers can access to fund affordable housing projects.

Priority Growth Area

Locations where growth is directed, including Major Employment Areas, due to existing or planned multi-modal transportation corridors, the proximity to existing or proposed major employment areas, the redevelopment or intensification opportunities within an existing urban area, and the ability to utilize and maximize existing infrastructure or logically and efficiently extend that infrastructure.

Regular Rent Supplement

Local housing management bodies pay private landlords a rent supplement to subsidize the difference between a negotiated market rent and 30 percent of a household's adjusted income.

8 "Subsidized Housing" also includes "Emergency Shelters", "Transitional Housing" and "Supportive Housing", and requires deeper capital and operating subsidies provided under government programs to enable affordability to households with considerably lower incomes or no income at all.

Secondary Suites

A secondary suite is a separate and subordinate dwelling unit contained within a detached dwelling. A secondary suite must have a separate entrance from the entrance to the principal dwelling and include a cooking facility, bathroom, and bedroom (s) that are separate from those of the principle dwelling.

Smart Growth

Smart Growth is the planning, design, development, and revitalization of communities to promote a sense of place, the preservation of natural and cultural resources, and the equitable distribution of the costs and benefits of development. Smart Growth enhances ecological integrity over the short and long term and improves quality of life by expanding the range of transportation, employment, and housing choices in the region in a fiscally responsible manner.

Special Needs Housing

Special needs housing is housing that has been modified with special features to help people to live independently in the community. For example, the unit may be adapted for wheelchair access.

Statutory Plan

Statutory Plan is an intermunicipal development plan (IDP), a municipal development plan (MDP), an area structure plan (ASP), and an area redevelopment plan (ARP) adopted by a municipality.

Supportive Housing

Supportive housing offers support services onsite to assist tenants to live independently. For example, some providers will offer support for youth or people with substance abuse problems. Housing Connections does not maintain a list of supportive services available. Clients should contact housing providers directly.

Transit-Oriented Development (TOD)

Refers to intensified development around transit stations with progressively lower density development spreading outwards from the centre. TOD creates attractive, livable and compact neighborhoods with housing, jobs, shopping, community services and recreational opportunities all within convenient walking distance of a node.

Urban Development Institute (UDI) – Edmonton Chapter

UDI is an association of land developers and associated organizations that develops and promotes positions on land development issues for the greater Edmonton area. UDI provides input on development standards, policies, programs, and bylaws that affect the development industry. UDI is recognized as the official voice of the industry in the Region.

APPENDIX E: BEST PRACTICES REVIEW AND SUPPORTING LITERATURE

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APPENDIX F: COMMUNITY PROFILES

CONTENT AND METHODOLOGY

This Appendix includes the complete Community Profile prepared for the twenty-five Capital Region Municipalities to support the identification of current and future housing needs as part of the development of a Regional Housing plan within the Capital Region Growth Plan. The following describes what is included within each plan to the extent data was available.

1. Municipal Profile

General information from the 2006 Canada Census including population by age cohort, number of households, median incomes, house prices and rental rates, and the current subsidized housing portfolio.

2. Income Gap Analysis

The income gap analysis uses the median renter income data from the 2006 Canada Census and inflates it to 2008. Rental Rates and Condominium prices from October 2008 are compared to the median renter income. A negative number indicates an affordability problem or income gap.

The income gap is calculated using 100 percent, 80 percent and 65 percent of the median renter income. The gap is also calculated for homeownership at 100 percent of the median renter income. Four tables show the detailed income gaps for households sizes ranging from 1 to 5+ person households. A overview of the affordability analysis, with themes and conclusion for each municipality is also included.

Assumptions:

- Ownership: cost were based on the monthly payments (including utilities and condo fees) for different sized condo. Edmonton prices were assumed to be:

  1 bedroom - $174,000;

  2 bedroom - $241,000;

  3 bedroom - $290,000;

  4+ bedroom - $328,000

  The municipalities adjacent to Edmonton used similar prices, but with land adjusted downward by 10 percent. Land costs for municipalities further out were adjusted downward by another 10 percent.

- Rental Rates: CMHC Rental Survey (October 2007 rental rates inflated by 15 percent).

3. Income Distribution

Income data from the 2006 Canada Census was tabulated by household type – families, lone parent families and individuals – and by income ranges to show how the households are distributed by income.

4. Non Market and Market Housing Requirements

Population projections from the Land Use Committee were used as the base for determining future housing requirements. The headship rate method was used calculate the annual Non-Market and Market Housing Requirements by house type from 2009 to 2018.

Assumptions:

- 20 percent of annual housing requirements were assumed to non-market housing;
- No non-market units were assumed to be single detached housing.

Examples of Wage Earnings

Wage	Annual Income	Wage	Annual Income
$10/hour	$20,000	$30/hour	$60,000
$20/hour	$40,000	$40/hour	$80,000

The community profiles section begins with a summary table of the housing requirements from 2009-2018 for each of the twenty-five municipalities in the Capital Region.

Municipality	Annual Housing Requirements (households)							
	2009-2013				2014-2018			
	Non-Market	Market Affordable	Market	**Total**	Non-Market	Market Affordable	Market	**Total**
Capital Region	1,547	1,547	4,640	**7,734**	2,300	2,300	6,901	**11,501**
Beaumont	24	24	70	**118**	29	29	89	**147**
Bon Accord	3	3	11	**17**	7	7	22	**36**
Bruderheim	2	2	7	**11**	5	5	15	**27**
Calmar	3	3	9	**15**	6	6	17	**31**
Devon	11	11	33	**55**	18	18	54	**90**
Edmonton	1,169	1,169	3,508	**5,846**	1,332	1,332	3,996	**6,660**
Ft. Saskatchewan	48	48	142	**238**	102	102	304	**508**
Gibbons	10	10	30	**50**	18	18	55	**91**
Lamont County	1	1	4	**6**	10	10	28	**48**
Lamont	0	0	1	**1**	5	5	13	**23**
Leduc	37	37	109	**183**	130	130	391	**651**
Leduc County	25	25	73	**123**	83	8	247	**413**
Legal	1	1	2	**4**	3	3	11	**17**
Morinville	7	7	21	**35**	9	9	25	**45**
New Sarepta	1	1	3	**5**	1	1	3	**5**
Parkland County	11	11	34	**56**	22	22	66	**110**
Redwater	10	10	28	**48**	21	21	61	**103**
Spruce Grove	35	35	103	**173**	65	65	193	**323**
St. Albert	70	69	212	**350**	158	158	472	**788**
Stony Plain	12	12	37	**61**	44	44	134	**222**
Strathcona County	77	77	233	**387**	210	210	630	**1,050**
Sturgeon County	14	14	40	**68**	35	35	104	**174**
Thorsby	1	1	3	**5**	4	4	12	**20**
Wabamun	1	1	2	**4**	1	1	4	**6**
Warburg	0	0	0	**0**	2	2	7	**11**

Source: 2006 Canada Census Custom Tabulation (CRO0103413)

TOWN OF BEAUMONT

Housing Profile

Population by Age Cohort	Beaumont (A)		Capital Region (B)		A/B
	Population	Distribution	Population	Distribution	
0-14	2,360	26.34%	187,295	18.1%	
15-24	1,360	15.18%	159,355	15.4%	
25-34	1,245	13.90%	150,320	14.5%	
35-44	1,540	17.19%	156,905	15.2%	
45-54	1,530	17.08%	161,725	15.6%	
55-64	580	6.47%	104,525	10.1%	
65-74	220	2.46%	61,750	6.0%	
75+	130	1.45%	53,075	5.1%	
TOTAL	**8,960**	**100.%**	**1,034,945**	**100%**	
Number of Households	2,795		406,120		
Family	2,515		277,140		
Non-Family (singles, seniors, etc)	275		128,980		
Median Income	$98,532		$63,062		
Couple Family Median Income	$103,348		$84,352		
Lone Parent Median Income	$59,016		$44,351		
Household Owners	2,660		281,955		
Paying >30% of income	375 (14%)				
Average House Price (3 bedroom condo)	$290,000				
Household Renters	130		124,165		
Paying >30% of income	25 (19%)				
Average Market Rent (2 bedroom)	$1,041				
Subsidized Housing Units					
Senior's Self Contained:	12				

TOWN OF BEAUMONT

Market Affordable Housing Gap – Renter Households (100 percent)

Household Size (Persons)	2008 Median Income	Affordable Housing (100% of Income)			Market Attainable Rental Housing GAP	
		Annual	Monthly (30%)	AMR (2008)	GAP	Ratio
1	0	0	0	0	0	0
2	65576	65576	1639	834	805	15%
3	0	0	0	0	0	0
4	77095	77095	1927	1,120	807	17%
5+	39230	39230	981	1,120	-139	34%

Affordable Housing Gap – Renter Households (80 percent)

Household Size (Persons)	2008 Median Income	Affordable Housing (80% of Income)			Affordable Rental Housing GAP	
		Annual	Monthly (30%)	AMR (2008)	GAP	Ratio
1	0	0	0	0	0	0
2	65576	52461	1312	834	478	19%
3	0	0	0	0	0	0
4	77095	61676	1542	1,120	422	22%
5+	39230	31384	785	1,120	-335	43%

Subsidized Housing Gap – Renter Households (65 percent)

Household Size (Persons)	2008 Median Income	Subsidized Housing (65% of Income)			Subsidized Rental Housing GAP	
		Annual	Monthly (30%)	AMR (2008)	GAP	Ratio
1	0	0	0	0	0	0
2	65576	42625	1066	834	232	23%
3	0	0	0	0	0	0
4	77095	50112	1253	1,120	133	27%
5+	39230	25499	637	1,120	-483	53%

TOWN OF BEAUMONT

Market Affordable Housing Gap – Owner Households (100 percent)

Household Size (Persons)	2008 Median Income	Attainable Market Housing (100% of Income)			Market Attainable Owner Housing GAP	
		Annual	Monthly (30%)	Monthly Costs	GAP	Ratio
1	0	0	0	0	0	0
2	65576	65576	1639	1,573	66	29%
3	0	0	0	0	0	0
4	77095	77095	1927	2,139	-212	33%
5+	39230	39230	981	2,139	-1158	65%

Housing Affordability Analysis- Overview

Market Affordable Rental Housing (100 percent or less of median income)

- Single parent households pay 31 percent of their income ($40,866) for rent, resulting in a gap of $19 per month.
- Five plus person households pay 34 percent of their income for rent, resulting in a gap of $139 per month.
- All other households pay less than 30 percent of income on rent. No data available for single and three person households.

Affordable Rental Housing (80 percent or less of median income)

- Single parent households pay 38 percent of their income ($32,693) for rent, resulting in a gap of $224 per month.
- Five plus person households pay 43 percent of their income for rent, resulting in a gap of $335 per month.
- All other households pay less than 30 percent of income on rent. No data available for single and three person households.

TOWN OF BEAUMONT

Social Housing (65 percent or less of median income)

- Single parent households pay 47 percent of their income ($26,563) for rent, resulting in a gap of $377 per month.
- Five plus person households pay 53 percent of their income for rent, resulting in a gap of $483 per month.
- All other households pay less than 30 percent of income on rent. No data available for single and three person households.

Market Affordable Ownership Housing (100 percent or less of median income)

- Single parent households pay 48 percent of their income ($40,866) for home ownership, resulting
  in a gap of $606 per month.
- Five plus person households pay 65 percent of their income, resulting in a gap of $1155.
- All other households pay less than 30 percent of income on rent. No data available for single and three person households.

Themes

- Single parent and five plus person households pay significantly more than 30 percent of income rental and home ownership housing.
- All other households pay less than 30 percent of income on rent.

Conclusions

All single parent and five plus person households at or below the median renter income cannot afford rental housing or home ownership in Town of Beaumont. They experience the largest income gaps when renting or purchasing housing.

Two person households can afford any of the rental or home ownership housing in the Town of Beaumont.

Four person households can afford to rent but not own a home in the Town of Beaumont.

TOWN OF BEAUMONT

Household Income Distribution by Household Type, Beaumont, 2006

Household Income	Families		Lone Parent Families		Individuals		Total	
	Number	%	Number	%	Number	%	Number	%
0 - $14,999	20	1%	10	5%	20	8%	45	2%
$15,000 to $24,999	20	1%	15	8%	45	17%	80	3%
$25,000 to $34,999	60	3%	10	5%	20	8%	90	3%
$35,000 to $44,999	75	3%	30	16%	15	6%	125	4%
$45,000 to $59,999	80	3%	30	16%	40	15%	155	6%
$60,000 to $79,999	310	13%	40	22%	20	8%	375	13%
$80,000+	1760	76%	50	27%	105	40%	1915	69%
Total	2325	100%	185	100%	265	100%	2785	100%

Source: 2006 Canada Census Custom Tabulation (CRO0103413)

Annual Non-Market and Market Housing Requirements by House Type, Beaumont, 2009-2018

House Type	Annual Housing Requirements 2008-2013				Annual Housing Requirements 2013-2018			
	Non Market	Market Afford	Pure Market	Total	Non Market	Market Afford	Pure Market	Total
Single detached	0	0	70	70	0	0	89	89
Semi/Row	0	0	0	0	6	6	0	12
Apartment	24	24	0	48	23	23	0	46
Manufactured	0	0	0	0	0	0	0	0
Total Units	24	24	70	118	29	29	89	147

Source: 2006 Canada Census Custom Tabulation (CRO0103413)

TOWN OF BON ACCORD

Housing Profile

Population by Age Cohort	Bon Accord (A) Population	Bon Accord (A) Distribution	Capital Region (B) Population	Capital Region (B) Distribution	A/B
0-14	385	25.08%	187,295	18.1%	
15-24	215	14.01%	159,355	15.4%	
25-34	215	14.01%	150,320	14.5%	
35-44	265	17.26%	156,905	15.2%	
45-54	270	17.59%	161,725	15.6%	
55-64	120	7.82%	104,525	10.1%	
65-74	40	2.61%	61,750	6.0%	
75+	20	1.30%	53,075	5.1%	
TOTAL	**1,535**	**100%**	**1,034,945**	**100%**	
Number of Households	530		406,120		
Family	435		277,140		
Non-Family (singles, seniors, etc)	95		128,980		
Median Income	$76,912		$63,062		
Couple Family Median Income	$85,544		$84,352		
Lone Parent Median Income	$34,293		$44,351		
Household Owners	455		281,955		
Average House Price (3 bedroom condo)	$279,000				
Household Renters	75		124,165		
Average Market Rent (2 bedroom)	$862				
Subsidized Housing Units					
Senior's Self Contained:	8				

TOWN OF BON ACCORD

Market Affordable Housing Gap – Renter Households (100 percent)

Household Size (Persons)	2008 Median Income	Affordable Housing (100% of Income)			Market Attainable Rental Housing GAP	
		Annual	Monthly (30%)	AMR (2008)	GAP	Ratio
1	18474	18474	462	560	-98	36%
2	0	0	0	0	0	0
3	0	0	0	0	0	0
4	0	0	0	0	0	0
5+	63977	63977	1599	968	631	18%

Affordable Housing Gap – Renter Households (80 percent)

Household Size (Persons)	2008 Median Income	Affordable Housing (80% of Income)			Affordable Rental Housing GAP	
		Annual	Monthly (30%)	AMR (2008)	GAP	Ratio
1	18474	14779	369	560	-191	45%
2	0	0	0	0	0	0
3	0	0	0	0	0	0
4	0	0	0	0	0	0
5+	63977	51181	1280	968	312	23%

Subsidized Housing Gap – Renter Households (65 percent)

Household Size (Persons)	2008 Median Income	Subsidized Housing (65% of Income)			Subsidized Rental Housing GAP	
		Annual	Monthly (30%)	AMR (2008)	GAP	Ratio
1	18474	12008	300	560	-260	56%
2	0	0	0	0	0	0
3	0	0	0	0	0	0
4	0	0	0	0	0	0
5+	63977	41585	1040	968	72	28%

TOWN OF BON ACCORD

Market Affordable Housing Gap – Owner Households (100 percent)

Household Size (Persons)	2008 Median Income	Attainable Market Housing (100% of Income)			Market Attainable Owner Housing GAP	
		Annual	Monthly (30%)	Monthly Costs	GAP	Ratio
1	18474	18474	462	1,223	-761	79%
2	0	0	0	0	0	0
3	0	0	0	0	0	0
4	0	0	0	0	0	0
5+	63977	63977	1599	2,136	-537	40%

Housing Affordability Analysis- Overview

Market Affordable Rental Housing (100 percent or less of median income)

- Single person households pay 36 percent of their income ($18,474) for rent, resulting in a gap of $98 per month.
- Five plus person households pay less than 30 percent of their income for rent. No data available for other households.

Affordable Rental Housing (80 percent or less of median income)

- Single person households pay 45 percent of their income ($14,779) for rent, resulting in a gap of $191 per month.
- Five plus person households pay less than 30 percent of their income for rent. No data available for other households.

Social Housing (65 percent or less of median income)

- Single person households pay 56 percent of their income ($12,088) for rent, resulting in a gap of $260 per month.
- Five plus person households pay less than 30 percent of their income for rent. No data available for other households.

Market Affordable Ownership Housing (100 percent or less of median income)

- Single person households pay 79 percent of their income ($18,474) for homeownership, resulting in a gap of $761.
- Five plus person households pay 40 percent of their income with a resulting gap of $537.
- No data is available for other households.

TOWN OF BON ACCORD

Themes

- Single person households pay more than 30 percent of income for rental and home ownership housing.
- Five plus person households pay more than 30 percent of their income (at 65 percent) for rental housing and home ownership.

Conclusions

All single person households at or below the median renter income cannot afford rental or home ownership housing in the Town of Bon Accord. Five plus person households can afford to rent, but not own housing in Bon Accord.

Household Income Distribution by Household Type, Bon Accord, 2006

Household Income	Families		Lone Parent Families		Individuals		Total	
	Number	%	Number	%	Number	%	Number	%
0 - $14,999	0	0%	0	0%	10	11%	15	3%
$15,000 to $24,999	0	0%	10	25%	40	44%	50	9%
$25,000 to $34,999	10	3%	10	25%	0	0%	20	4%
$35,000 to $44,999	10	3%	0	0%	10	11%	20	4%
$45,000 to $59,999	40	10%	0	0%	30	33%	75	14%
$60,000 to $79,999	110	29%	10	25%	0	0%	125	23%
$80,000+	215	56%	10	25%	0	0%	230	43%
Total	385	100%	40	100%	90	100%	535	100%

Source: 2006 Canada Census Custom Tabulation (CRO0103413)

Annual Non-Market and Market Housing Requirements by House Type, Bon Accord, 2009-2018

House Type	Annual Housing Requirements 2008-2013				Annual Housing Requirements 2013-2018			
	Non Market	Market Afford	Pure Market	Total	Non Market	Market Afford	Pure Market	Total
Single detached	0	0	11	11	0	0	22	22
Semi/Row	3	3	0	6	7	7	0	14
Apartment	0	0	0	0	0	0	0	0
Manufactured	0	0	0	0	0	0	0	0
Total Units	3	3	11	17	7	7	22	36

Source: 2006 Canada Census Custom Tabulation (CRO0103413)

TOWN OF BRUDERHEIM

Housing Profile

Population by Age Cohort	Bruderheim (A) Population	Bruderheim (A) Distribution	Capital Region (B) Population	Capital Region (B) Distribution	A/B
0-14	250	20.58%	187,295	18.1%	
15-24	155	12.76%	159,355	15.4%	
25-34	140	11.52%	150,320	14.5%	
35-44	215	17.70%	156,905	15.2%	
45-54	215	17.70%	161,725	15.6%	
55-64	125	10.29%	104,525	10.1%	
65-74	80	6.58%	61,750	6.0%	
75+	25	2.06%	53,075	5.1%	
TOTAL	**1,215**	**99.18%**	**1,034,945**	**100%**	
Number of Households	450		406,120		
Family	335		277,140		
Non-Family (singles, seniors, etc)	110		128,980		
Median Income	$75,128		$63,062		
Couple Family Median Income	$80,812		$84,352		
Lone Parent Median Income	$38,782		$44,351		
Household Owners	345		281,955		
Average House Price (single family)	$279,000				
Household Renters	105		124,165		
Average Market Rent (2 bedroom)	$862				
Subsidized Housing Units					
Senior's Self Contained:	16				
Rural and Native	1				

TOWN OF BRUDERHEIM

Market Affordable Housing Gap – Renter Households (100 percent)

Household Size (Persons)	2008 Median Income	Affordable Housing (100% of Income)			Market Attainable Rental Housing GAP	
		Annual	Monthly (30%)	AMR (2008)	GAP	Ratio
1	21351	21351	534	560	-26	31%
2	0	0	0	0	0	0
3	90485	90485	2262	862	1400	11%
4	0	0	0	0	0	0
5+	0	0	0	0	0	0

Affordable Housing Gap – Renter Households (80 percent)

Household Size (Persons)	2008 Median Income	Affordable Housing (80% of Income)			Affordable Rental Housing GAP	
		Annual	Monthly (30%)	AMR (2008)	GAP	Ratio
1	21351	17081	427	560	-133	39%
2	0	0	0	0	0	0
3	90485	72388	1810	862	948	14%
4	0	0	0	0	0	0
5+	0	0	0	0	0	0

Subsidized Housing Gap – Renter Households (65 percent)

Household Size (Persons)	2008 Median Income	Subsidized Housing (65% of Income)			Subsidized Rental Housing GAP	
		Annual	Monthly (30%)	AMR (2008)	GAP	Ratio
1	21351	13878	347	560	-213	48%
2	0	0	0	0	0	0
3	90485	58815	1470	862	608	18%
4	0	0	0	0	0	0
5+	0	0	0	0	0	0

TOWN OF BRUDERHEIM

Market Affordable Housing Gap – Owner Households (100 percent)

Household Size (Persons)	2008 Median Income	Attainable Market Housing (100% of Income)			Market Attainable Owner Housing GAP	
		Annual	Monthly (30%)	Monthly Costs	GAP	Ratio
1	21351	21351	534	1,223	-689	69%
2	0	0	0	0	0	0
3	90485	90485	2262	1,910	352	25%
4	0	0	0	0	0	0
5+	0	0	0	0	0	0

Housing Affordability Analysis- Overview

Market Affordable Rental Housing (100 percent or less of median income)

- Single person households pay 31 percent of their income ($21,351) for rent, resulting in a gap of $26 per month.
- Three person households pay less than 30 percent of their income for rent. No data available for other households.

Affordable Rental Housing (80 percent or less of median income)

- Single person households pay 39 percent of their income ($17,081) for rent, resulting in a gap of $133 per month.
- Three person households pay less than 30 percent of their income for rent. No data available for other households.

Social Housing (65 percent or less of median income)

- Single person households pay 48 percent of their income ($13,878) for rent, resulting in a gap of $213 per month.
- Three person households pay less than 30 percent of their income for rent. No data available for other households.

Market Affordable Ownership Housing (100 percent or less of median income)

- Single person households pay 69 percent of their income ($21,351) for homeownership, resulting in a gap of $689.
- Three person households pay less than 30 percent of their income for home ownership. No data is available for other households. No data available for other households.

TOWN OF BRUDERHEIM

Themes

- Single person households pay more than 30 percent of income for rental and home ownership housing.
- Three person households pay less than 30 percent of their income for rental and home ownership.

Conclusions

All single person households at or below the median renter income cannot afford rental or home ownership in the Town of Bruderheim. Three person households at or below the median renter income can afford to rental and homeownership.

Household Income Distribution by Household Type, Bruderheim, 2006

Household Income	Families		Lone Parent Families		Individuals		Total	
	Number	%	Number	%	Number	%	Number	%
0 - $14,999	10	3%	0	0%	25	24%	35	8%
$15,000 to $24,999	15	5%	0	0%	30	29%	45	10%
$25,000 to $34,999	20	6%	0	0%	25	24%	45	10%
$35,000 to $44,999	5	2%	10	100%	0	0%	20	4%
$45,000 to $59,999	25	8%	0	0%	10	10%	30	7%
$60,000 to $79,999	65	20%	0	0%	0	0%	75	17%
$80,000+	185	57%	0	0%	15	14%	195	44%
Total	325	100%	10	100%	105	100%	445	100%

Source: 2006 Canada Census Custom Tabulation (CRO0103413)

Annual Non-Market and Market Housing Requirements by House Type, Bruderheim, 2009-2018

House Type	Annual Housing Requirements 2008-2013				Annual Housing Requirements 2013-2018			
	Non Market	Market Afford	Pure Market	Total	Non Market	Market Afford	Pure Market	Total
Single detached	0	0	7	7	0	0	15	15
Semi/Row	1	1	0	2	2	2	0	4
Apartment	1	1	0	2	3	3	0	6
Manufactured	0	0	0	0	1	1	0	2
Total Units	2	2	7	11	5	5	15	27

Source: 2006 Canada Census Custom Tabulation (CRO0103413)

TOWN OF CALMAR

Housing Profile

Population by Age Cohort	Calmar (A) Population	Calmar (A) Distribution	Capital Region (B) Population	Capital Region (B) Distribution	A/B
0-14	455	23%	187,295	18.1%	
15-24	260	14%	159,355	15.4%	
25-34	265	14%	150,320	14.5%	
35-44	315	16%	156,905	15.2%	
45-54	280	14%	161,725	15.6%	
55-64	195	10%	104,525	10.1%	
65-74	100	5%	61,750	6.0%	
75+	70	4%	53,075	5.1%	
TOTAL	**1,960**	**100%**	**1,034,945**	**100%**	
Number of Households	725		405,270		
Family	570		284,395		
Non-Family (singles, seniors, etc)	155		120,875		
Median Income	$65,717		$43,851		
Couple Family Median Income	$75,917		$84,347		
Lone Parent Median Income	$61,978		$46,412		
Household Owners	635		280,640		
Average House Price (3 bedroom condo))	$279,000				
Household Renters	85		123,950		
Average Market Rent (2 bedroom)	$862				
Subsidized Housing Units					
Senior's Self Contained	24				
Community Housing	8				
Rent Supplement	2				
Rural and Native	3				

TOWN OF CALMAR

Market Affordable Housing Gap – Renter Households (100 percent)

Household Size (Persons)	2008 Median Income	Affordable Housing (100% of Income)			Market Attainable Rental Housing GAP	
		Annual	Monthly (30%)	AMR (2008)	GAP	Ratio
1	16817	16817	420	560	-140	40%
2	69701	69701	1743	560	1183	10%
3	97170	97170	2429	862	1567	11%
4	0	0	0	0	0	0
5+	0	0	0	0	0	0

Affordable Housing Gap – Renter Households (80 percent)

Household Size (Persons)	2008 Median Income	Affordable Housing (80% of Income)			Affordable Rental Housing GAP	
		Annual	Monthly (30%)	AMR (2008)	GAP	Ratio
1	16817	13453	336	560	-224	50%
2	69701	55761	1394	560	834	12%
3	97170	77736	1943	862	1081	13%
4	0	0	0	0	0	0
5+	0	0	0	0	0	0

Subsidized Housing Gap – Renter Households (65 percent)

Household Size (Persons)	2008 Median Income	Subsidized Housing (65% of Income)			Subsidized Rental Housing GAP	
		Annual	Monthly (30%)	AMR (2008)	GAP	Ratio
1	16817	10931	273	560	-287	61%
2	69701	45306	1133	560	573	15%
3	97170	63161	1579	862	717	16%
4	0	0	0	0	0	0
5+	0	0	0	0	0	0

TOWN OF CALMAR

Market Affordable Housing Gap – Owner Households (100 percent)

Household Size (Persons)	2008 Median Income	Attainable Market Housing (100% of Income)			Market Attainable Owner Housing GAP	
		Annual	Monthly (30%)	Monthly Costs	GAP	Ratio
1	16817	16817	420	1,223	-803	87%
2	69701	69701	1743	1,628	115	28%
3	97170	97170	2429	1,910	519	24%
4	0	0	0	0	0	0
5+	0	0	0	0	0	0

Housing Affordability Analysis- Overview

Market Affordable Rental Housing (100 percent or less of median income)

- Single person households pay 40 percent of their income ($16,817) for rent, resulting in a gap of $140 a month.
- Single parent households pay 31 percent of their income ($41,045) for rent, resulting in a gap of $21 a month.
- Two and three person households pay less than 30 percent of their income on rent. No data available on other households.

Affordable Rental Housing (80 percent or less of median income)

- Single person households pay 50 percent of their income ($13,453) for rent, resulting in a gap of $224 a month.
- Single parent households pay 38 percent of their income ($32,836) for rent, resulting in a gap of $226 a month.
- Two and three person households pay less than 30 percent of their income on rent. No data available on the other households.

Social Housing (65 percent or less of median income)

- Single person households pay 61 percent of their income ($10,931) on rent, resulting in a gap of $287.
- Single parent households pay 47 percent of their income ($26,679) on rent, resulting in a gap of $380.
- Two and three person households pay less than 30 percent of their income for rent. No available data on the other households.

TOWN OF CALMAR

Market Affordable Ownership Housing (100 percent or less of median income)

- Single person households pay the highest percent (87 percent) of their income ($16,817) for homeownership, resulting in a gap of $803 per month.
- Single parent households pay 51 percent of their income on home ownership, resulting in a gap of $706 per month.
- Two and three person households pay less than 30 percent of their income on home ownership. No available data on the other households.

Themes

- Single person and single parent family households cannot afford rental and ownership housing in The Town of Calmar.
- Two and three person households can afford rental or home ownership in the Town of Calmar.

Conclusions

All single person and single parent family households at or below the median renter income cannot afford rental housing or home ownership in Town of Calmar. They experience the largest income gaps when renting or purchasing housing.

Two and three person households can afford to rent or buy in the Town of Calmar.

TOWN OF CALMAR

Household Income Distribution by Household Type, Calmar, 2006

Household Income	Families		Lone Parent Families		Individuals		Total	
	Number	%	Number	%	Number	%	Number	%
0 - $14,999	15	3%	0	0%	40	28%	55	8%
$15,000 to $24,999	15	3%	0	0%	30	21%	45	6%
$25,000 to $34,999	50	10%	15	19%	0	0%	65	9%
$35,000 to $44,999	35	7%	20	25%	20	14%	80	11%
$45,000 to $59,999	40	8%	0	0%	30	21%	70	10%
$60,000 to $79,999	125	26%	10	13%	15	10%	150	21%
$80,000+	205	42%	35	44%	10	7%	255	35%
Total	485	100%	80	100%	145	100%	720	100%

Source: 2006 Canada Census Custom Tabulation (CRO0103413)

Annual Non-Market and Market Housing Requirements by House Type, Calmar, 2009-2018

House Type	Annual Housing Requirements 2008-2013				Annual Housing Requirements 2013-2018			
	Non Market	Market Afford	Pure Market	Total	Non Market	Market Afford	Pure Market	Total
Single detached	0	0	9	9	0	0	17	17
Semi/Row	0	0	0	0	1	1	0	2
Apartment	1	1	0	2	2	2	0	4
Manufactured	2	2	0	4	4	4	0	8
Total Units	3	3	9	15	6	6	17	31

Source: 2006 Canada Census Custom Tabulation (CRO0103413)

CITY OF LEDUC

Housing Profile

Population by Age Cohort	Leduc (A) Population	Leduc (A) Distribution	Capital Region (B) Population	Capital Region (B) Distribution	A/B
0-14	3,190	18.80%	187,295	18.1%	
15-24	2,540	14.97%	159,355	15.4%	
25-34	2,325	13.70%	150,320	14.5%	
35-44	2,435	14.35%	156,905	15.2%	
45-54	2,535	14.94%	161,725	15.6%	
55-64	1,890	11.14%	104,525	10.1%	
65-74	980	5.78%	61,750	6.0%	
75+	1,065	6.28%	53,075	5.1%	
TOTAL	**16,965**	**99.97%**	**1,034,945**	**100%**	
Number of Households	6,525		406,120		
Family	4,845		277,140		
Non-Family (singles, seniors, etc)	1,680		128,980		
Median Income	$66,963		$63,062		
Couple Family Median Income	$84,946		$84,352		
Lone Parent Median Income	$44,282		$44,351		
Household Owners	4,975		281,955		
Paying >30% of income	745 (15%)				
Average House Price (3 bedroom condo)	$290,000				
Household Renters	1,555		124,165		
Paying >30% of income	585 (38%)				
Average Market Rent (2 bedroom)	$1,041				
Subsidized Housing Units					
Senior's Self Contained:	90				
Community Housing:	43				
Rent Supplement:	36				
Seniors Lodge:	121				

CITY OF LEDUC

Market Affordable Housing Gap – Renter Households (100 percent)

Household Size (Persons)	2008 Median Income	Affordable Housing (100% of Income)			Market Attainable Rental Housing GAP	
		Annual	Monthly (30%)	AMR (2008)	GAP	Ratio
1	24890	24890	622	699	-77	34%
2	44476	44476	1112	834	278	23%
3	67271	67271	1682	1041	641	19%
4	67422	67422	1686	1120	566	20%
5+	90550	90550	2264	1120	1144	15%

Affordable Housing Gap – Renter Households (80 percent)

Household Size (Persons)	2008 Median Income	Affordable Housing (80% of Income)			Affordable Rental Housing GAP	
		Annual	Monthly (30%)	AMR (2008)	GAP	Ratio
1	24890	19912	498	699	-201	42%
2	44476	35581	890	834	56	28%
3	67271	53817	1345	1041	304	23%
4	67422	53938	1348	1120	228	25%
5+	90550	72440	1811	1120	691	19%

Subsidized Housing Gap – Renter Households (65 percent)

Household Size (Persons)	2008 Median Income	Subsidized Housing (65% of Income)			Subsidized Rental Housing GAP	
		Annual	Monthly (30%)	AMR (2008)	GAP	Ratio
1	24890	16178	404	699	-295	52%
2	44476	28909	723	834	-111	35%
3	67271	43726	1093	1041	52	29%
4	67422	43824	1096	1120	-24	31%
5+	90550	58858	1471	1120	351	23%

CITY OF LEDUC

Market Affordable Housing Gap – Owner Households (100 percent)

Household Size (Persons)	2008 Median Income	Attainable Market Housing (100% of Income)			Market Attainable Owner Housing GAP	
		Annual	Monthly (30%)	Monthly Costs	GAP	Ratio
1	24890	24890	622	1266	-644	61%
2	44476	44476	1112	1677	-565	45%
3	67271	67271	1682	1977	-295	35%
4	67422	67422	1686	2210	-524	39%
5+	90550	90550	2264	2210	54	29%

Housing Affordability Analysis- Overview

Market Affordable Rental Housing (100 percent or less of median income)

- Single person households pay 34 percent of their income for rent, resulting in a gap of $77 per month.
- Single parent households pay 38 percent of their income ($32,880) for rent, resulting in a gap of $219 a month.
- All other households pay less than 30 percent of their income for rent.

Affordable Rental Housing (80 percent or less of median income)

- Single person households pay 42 percent of their income for rent, resulting in a gap of $201 a month.
- Single parent households pay 47 percent of their income ($26,304) for rent, resulting in a gap of $383 a month.
- All other households pay less than 30 percent of their income on rent.

Social Housing (65 percent or less of median income)

- Single person households pay 52 percent of their income on rent, resulting in a gap of $295.
- Single parent households pay 58 percent of their income ($21,372) on rent, resulting in a gap of $507.
- Two person households pay 35 percent of their income resulting in a gap of $111 per month.
- Other households pay less than 30 percent of their income for rent.

Market Affordable Ownership Housing (100 percent or less of median income)

- All households (except 5 person) pay more than 30 percent of their income for home ownership.
- Single person households pay 63 percent of their income for homeownership, resulting in a gap of $681 per month.
- Single parent households also pay 61 percent of their income ($32,880) for home ownership, resulting in a gap of $1,155 per month.

CITY OF LEDUC

Themes

- Single person and single parent family households pay more than 30 percent of their income for rental or home ownership housing.
- Two person households pay more than 30 percent of their income for social housing.
- All households pay more than 30 percent of their income for home ownership.

Conclusions

All single person and single parent family households at or below the median renter income cannot afford rental housing or home ownership in Leduc. They experience the largest income gaps when renting or purchasing housing.

Of the remaining households, only two person households cannot afford rental housing at 65 percent of the median renter income.

All households at or below the median renter income cannot afford home ownership in Leduc.

Household Income Distribution by Household Type, City of Leduc, 2006

Household Income	Families		Lone Parent Families		Individuals		Total	
	Number	%	Number	%	Number	%	Number	%
0 - $14,999	55	1%	50	10%	150	9%	250	4%
$15,000 to $24,999	0	0%	55	11%	495	29%	600	9%
$25,000 to $34,999	290	7%	75	15%	175	10%	535	8%
$35,000 to $44,999	350	8%	70	14%	220	13%	640	10%
$45,000 to $59,999	445	10%	70	14%	275	16%	795	12%
$60,000 to $79,999	735	17%	125	25%	135	8%	990	15%
$80,000+	2415	56%	55	11%	240	14%	2710	42%
Total	4290	100%	500	100%	1690	100%	6520	100%

Source: 2006 Canada Census Custom Tabulation (CRO0103413)

Annual Non-Market and Market Housing Requirements by House Type, City of Leduc, 2009-2018

House Type	Annual Housing Requirements 2008-2013				Annual Housing Requirements 2013-2018			
	Non Market	Market Afford	Pure Market	Total	Non Market	Market Afford	Pure Market	Total
Single detached	0	0	56	56	0	0	306	306
Semi/Row	15	15	21	51	48	48	32	128
Apartment	21	21	31	73	77	77	51	205
Manufactured	1	1	1	3	5	5	2	12
Total Units	37	37	109	183	130	130	391	651

Source: 2006 Canada Census Custom Tabulation (CRO0103413)

LEDUC COUNTY

Housing Profile

Population by Age Cohort	Leduc County (A)		Capital Region (B)		A/B
	Population	Distribution	Population	Distribution	
0-14	2,450	19.25%	187,295	18.1%	
15-24	1,745	13.71%	159,355	15.4%	
25-34	1,120	8.80%	150,320	14.5%	
35-44	1,965	15.44%	156,905	15.2%	
45-54	2,445	19.21%	161,725	15.6%	
55-64	1,615	12.69%	104,525	10.1%	
65-74	915	7.19%	61,750	6.0%	
75+	460	3.61%	53,075	5.1%	
TOTAL	**12,730**	**99.88%**	**1,034,945**	**100%**	
Number of Households	4,580		406,120		
Family	3,710		277,140		
Non-Family (singles, seniors, etc)	870		128,980		
Median Income	$66,037		$63,062		
Couple Family Median Income	$81,952		$84,352		
Lone Parent Median Income	$36,573		$44,351		
Household Owners	4,105		281,955		
Paying > 30% of Income	760 (19%)				
Average House Price (3 bedroom condo)	$279,000				
Household Renters	480		124,165		
Paying > 30% of Income	100 (19%)				
Average Market Rent (2 bedroom)	$862 (21%)				
Subsidized Housing Units					

LEDUC COUNTY

Market Affordable Housing Gap – Renter Households (100 percent)

Household Size (Persons)	2008 Median Income	Affordable Housing (100% of Income)			Market Attainable Rental Housing GAP	
		Annual	Monthly (30%)	AMR (2008)	GAP	Ratio
1	36975	36975	924	560	364	18%
2	63943	63943	1599	560	1039	11%
3	82965	82965	2074	862	1212	12%
4	67516	67516	1688	968	720	17%
5+	73234	73234	1831	968	863	16%

Affordable Housing Gap – Renter Households (80 percent)

Household Size (Persons)	2008 Median Income	Affordable Housing (80% of Income)			Affordable Rental Housing GAP	
		Annual	Monthly (30%)	AMR (2008)	GAP	Ratio
1	36975	29580	739	560	179	23%
2	63943	51155	1279	560	719	13%
3	82965	66372	1659	862	797	16%
4	67516	54012	1350	968	382	22%
5+	73234	58587	1465	968	497	20%

Subsidized Housing Gap – Renter Households (65 percent)

Household Size (Persons)	2008 Median Income	Subsidized Housing (65% of Income)			Subsidized Rental Housing GAP	
		Annual	Monthly (30%)	AMR (2008)	GAP	Ratio
1	36975	24034	601	560	41	28%
2	63943	41563	1039	560	479	16%
3	82965	53927	1348	862	486	19%
4	67516	43885	1097	968	129	26%
5+	73234	47602	1190	968	222	24%

LEDUC COUNTY

Market Affordable Housing Gap – Owner Households (100 percent)

Household Size (Persons)	2008 Median Income	Attainable Market Housing (100% of Income)			Market Attainable Owner Housing GAP	
		Annual	Monthly (30%)	Monthly Costs	GAP	Ratio
1	36975	36975	924	1,223	-299	40%
2	63943	63943	1599	1,628	-29	31%
3	82965	82965	2074	1,910	164	28%
4	67516	67516	1688	2,136	-448	38%
5+	73234	73234	1831	2,135	-304	35%

Housing Affordability Analysis- Overview

Market Affordable Rental Housing (100 percent or less of median income)

- All households pay less than 30 percent of their income for rent.

Affordable Rental Housing (80 percent or less of median income)

- Single parent households pay 32 percent of their income ($32,813)on rent, resulting in a gap of $42
- All households pay less than 30 percent of their income on rent.

Social Housing (65 percent or less of median income)

- Single parent households pay 39 percent of their income ($26,661) on rent, resulting in a gap of $195.
- All other households pay less than 30 percent of their income on rent.

Market Affordable Ownership Housing (100 percent or less of median income)

- Single parent households pay the highest percent (56 percent) of their income ($41,016) on home ownership, resulting in a gap of $885.
- Single person households pay 40 percent of their income for homeownership resulting in a gap of $299.
- Four person households pay 38 percent of their income on home ownership, resulting in a gap of $448.
- Five plus person households pay 35 percent of their income on home ownership, resulting in a gap of $304.

LEDUC COUNTY

Themes

- All households pay less than 30 percent of their income for market affordable (100 percent or less median income) or affordable (80 percent or less of median income) rental housing.
- Single parent family households pay more than 30 percent for social housing and home ownership.
- The income gaps are largest for home ownership for single, four, and five plus person and single parent households. These households are paying 36 percent or more of their income on home ownership.

Conclusions

All single parent family households at or below the median renter income cannot afford rental housing or home ownership in Leduc County. They experience the largest income gaps when renting or purchasing housing. All other households can afford rental housing.

Homeownership is a challenge for all households except the two and three person households.

Household Income Distribution by Household Type, Leduc County, 2006

Household Income	Families		Lone Parent Families		Individuals		Total	
	Number	%	Number	%	Number	%	Number	%
0 - $14,999	140	4%	65	30%	85	10%	295	6%
$15,000 to $24,999	0	0%	10	5%	285	33%	350	8%
$25,000 to $34,999	350	10%	30	14%	150	17%	535	12%
$35,000 to $44,999	220	6%	45	20%	75	9%	340	7%
$45,000 to $59,999	410	12%	10	5%	110	13%	530	12%
$60,000 to $79,999	510	15%	35	16%	70	8%	610	13%
$80,000+	1805	53%	25	11%	90	10%	1915	42%
Total	3435	100%	220	100%	865	100%	4575	100%

Source: 2006 Canada Census Custom Tabulation (CRO0103413)

Annual Non-Market and Market Housing Requirements by House Type, Leduc County, 2009-2018

House Type	Annual Housing Requirements 2008-2013				Annual Housing Requirements 2013-2018			
	Non Market	Market Afford	Pure Market	Total	Non Market	Market Afford	Pure Market	Total
Single detached	0	0	73	73	0	0	247	247
Semi/Row	10	10	0	20	28	28	0	56
Apartment	2	2	0	4	7	7	0	14
Manufactured	13	13	0	26	48	48	0	96
Total Units	25	25	73	123	83	83	247	413

Source: 2006 Canada Census Custom Tabulation (CRO0103413)

TOWN OF DEVON

Housing Profile

Population by Age Cohort	Devon (A) Population	Devon (A) Distribution	Capital Region (B) Population	Capital Region (B) Distribution	A/B
0-14	1,390	22.22%	187,295	18.1%	
15-24	815	13.03%	159,355	15.4%	
25-34	1,080	17.27%	150,320	14.5%	
35-44	935	14.95%	156,905	15.2%	
45-54	905	14.47%	161,725	15.6%	
55-64	580	9.27%	104,525	10.1%	
65-74	280	4.48%	61,750	6.0%	
75+	275	4.40%	53,075	5.1%	
TOTAL	**6,255**	**100.08%**	**1,034,945**	**100%**	
Number of Households	2,295		406,120		
Family	1,795		277,140		
Non-Family (singles, seniors, etc)	500		128,980		
Median Income	$73,157		$63,062		
Couple Family Median Income	$89,510		$84,352		
Lone Parent Median Income	$40,662		$44,351		
Household Owners	1,840		281,955		
Average House Price (single 3 bedroom condo)	$279,000				
Household Renters	460		124,165		
Average Market Rent (2 bedroom)	$862				
Subsidized Housing Units					
Senior's Self Contained:	24				
Rent Supplement:	6				

TOWN OF DEVON

Market Affordable Housing Gap – Renter Households (100 percent)

Household Size (Persons)	2008 Median Income	Affordable Housing (100% of Income)			Market Attainable Rental Housing GAP	
		Annual	Monthly (30%)	AMR (2008)	GAP	Ratio
1	26025	26025	651	560	91	26%
2	53205	53205	1330	560	770	13%
3	65884	65884	1647	862	785	16%
4	59637	59637	1491	968	523	19%
5+	110789	110789	2770	968	1802	10%

Affordable Housing Gap – Renter Households (80 percent)

Household Size (Persons)	2008 Median Income	Affordable Housing (80% of Income)			Affordable Rental Housing GAP	
		Annual	Monthly (30%)	AMR (2008)	GAP	Ratio
1	26025	20820	520	560	-40	32%
2	53205	42564	1064	560	504	16%
3	65884	52708	1318	862	456	20%
4	59637	47710	1193	968	225	24%
5+	110789	88631	2216	968	1248	13%

Subsidized Housing Gap – Renter Households (65 percent)

Household Size (Persons)	2008 Median Income	Subsidized Housing (65% of Income)			Subsidized Rental Housing GAP	
		Annual	Monthly (30%)	AMR (2008)	GAP	Ratio
1	26025	16916	423	560	-137	40%
2	53205	34583	865	560	305	19%
3	65884	42825	1071	862	209	24%
4	59637	38764	969	968	1	30%
5+	110789	72013	1800	968	832	16%

TOWN OF DEVON

Market Affordable Housing Gap – Owner Households (100 percent)

Household Size (Persons)	2008 Median Income	Attainable Market Housing (100% of Income)			Market Attainable Owner Housing GAP	
		Annual	Monthly (30%)	Monthly Costs	GAP	Ratio
1	26025	26025	651	1,223	-572	56%
2	53205	53205	1330	1,628	-298	37%
3	65884	65884	1647	1,910	-263	35%
4	59637	59637	1491	2,136	-645	43%
5+	110789	110789	2770	2,136	634	23%

Housing Affordability Analysis- Overview

Market Affordable Rental Housing (100 percent or less of median income)

- All other households pay less than 30 percent of their income for rent.

Affordable Rental Housing (80 percent or less of median income)

- Single person households pay 32 percent of their income for rent, resulting in a gap of $40 a month.
- Single parent households pay 38 percent of their income ($27,288) for rent, resulting in a gap of $180 a month.
- All other households pay less than 30 percent of their income on rent.

Social Housing (65 percent or less of median income)

- Single person households pay 40 percent of their income on rent, resulting in a gap of $137.
- Single parent households pay 47 percent of their income ($22,172) on rent, resulting in a gap of $308.
- Four person households pay 30 percent of their income on rent, resulting in a gap of $1 per month.
- Other households pay less than 30 percent of their income.

TOWN OF DEVON

Market Affordable Ownership Housing (100 percent or less of median income)

- Single person households pay 56 percent of their income for homeownership, resulting in a gap of $572 per month.
- Single parent households pay the highest percent (67 percent) of their income ($34,110) for homeownership, resulting in a gap of $1,057 per month.
- Other households, except five person, pay more than 30 percent of their income.

Themes

- Single parent family households pay more than 30 percent of their income for all rental and home ownership housing.
- Single person households pay more than 30 percent of their income for all rental and home ownership housing, except market affordable rental housing..
- Two, three and four person households pay more than 30 percent of their income for market affordable ownership housing.

Conclusions

All single parent family households at or below the median renter income cannot afford rental housing or home ownership in Town of Devon. They experience the largest income gaps when renting or purchasing housing.

Single person households require 100 percent of the median renter income to afford rental housing.

Only five person households at or below the median renter income can afford homeownership.

TOWN OF DEVON

Household Income Distribution by Household Type, Devon, 2006

Household Income	Families		Lone Parent Families		Individuals		Total	
	Number	%	Number	%	Number	%	Number	%
0 - $14,999	10	1%	10	6%	40	8%	60	3%
$15,000 to $24,999	10	1%	10	6%	135	27%	160	7%
$25,000 to $34,999	40	2%	30	19%	55	11%	125	5%
$35,000 to $44,999	125	8%	55	34%	65	13%	245	11%
$45,000 to $59,999	205	13%	25	16%	90	18%	325	14%
$60,000 to $79,999	275	17%	10	6%	40	8%	325	14%
$80,000+	970	59%	20	13%	70	14%	1060	46%
Total	1635	100%	160	100%	495	100%	2300	100%

Source: 2006 Canada Census Custom Tabulation (CRO0103413)

Annual Non-Market and Market Housing Requirements by House Type, Devon, 2009-2018

House Type	Annual Housing Requirements 2008-2013				Annual Housing Requirements 2013-2018			
	Non Market	Market Afford	Pure Market	Total	Non Market	Market Afford	Pure Market	Total
Single detached	0	0	33	33	0	0	54	54
Semi/Row	1	1	0	2	3	3	0	6
Apartment	10	10	0	20	15	15	0	30
Manufactured	0	0	0	0	0	0	0	0
Total Units	11	11	33	55	18	18	54	90

Source: 2006 Canada Census Custom Tabulation (CRO0103413)

CITY OF EDMONTON

Housing Profile

Population by Age Cohort	City of Edmonton (A) Population	Distribution	Capital Region (B) Population	Distribution	A/B
0-14	123,535	17%	187,295	18.1%	
15-24	115,520	16%	159,355	15.4%	
25-34	114,920	16%	150,320	14.5%	
35-44	108,845	15%	156,905	15.2%	
45-54	110,865	15%	161,725	15.6%	
55-64	69,995	10%	104,525	10.1%	
65-74	44,740	6%	61,750	6.0%	
75+	41,965	6%	53,075	5.1%	
TOTAL	**730,385**	**100%**	**1,034,945**	**100%**	**70.6%**
Number of Households	297,725		405,270		73.5%
Family	188,900		284,395		66.4%
Non-Family (singles, seniors, etc)	108,830		120,875		90.0%
Median Income	$57,085		$43,851		87.4%
Couple Family Median Income	$78,971		$84,347		105.3%
Lone Parent Median Income	$42,539		$46,412		103.1%
Household Owners	187,295		280,640		66.7%
Paying >30% of income	31,200 (17%)				
Average House Price (3 bedroom condo)	$383,167				
Household Renters	110,400		123,950		89.1%
Paying >30% of income	43,385 (39%)				
Average Market Rent (2 bedroom)	$1,104				
Subsidized Housing Units					
Social Housing:					
Emergency:	739				
Transitional:	734				
Supportive:	4,814				
RGI:	11,965				
Affordable Housing:	1612				
TOTAL:	19,864				

CITY OF EDMONTON

Market Affordable Housing Gap – Renter Households (100 percent)

Household Size (Persons)	2008 Median Income	Affordable Housing (100% of Income)			Market Attainable Rental Housing GAP	
		Annual	Monthly (30%)	AMR (2008)	GAP	Ratio
1	26489	26489	662	758	-96	34%
2	47307	47307	1183	902	281	23%
3	51006	51006	1275	1104	171	26%
4	59027	59027	1476	1224	252	25%
5+	63222	63222	1581	1224	357	23%

Affordable Housing Gap – Renter Households (80 percent)

Household Size (Persons)	2008 Median Income	Affordable Housing (80% of Income)			Affordable Rental Housing GAP	
		Annual	Monthly (30%)	AMR (2008)	GAP	Ratio
1	26489	21192	530	758	-228	43%
2	47307	37846	946	902	44	29%
3	51006	40805	1020	1104	-84	32%
4	59027	47222	1181	1224	-43	31%
5+	63222	50577	1264	1224	40	29%

Subsidized Housing Gap – Renters Households (65 percent)

Household Size (Persons)	2008 Median Income	Subsidized Housing (65% of Income)			Subsidized Rental Housing GAP	
		Annual	Monthly (30%)	AMR (2008)	GAP	Ratio
1	26489	17218	430	758	-328	53%
2	47307	30750	769	902	-133	35%
3	51006	33154	829	1104	-275	40%
4	59027	38368	959	1224	-265	38%
5+	63222	41094	1027	1224	-197	36%

CITY OF EDMONTON

Market Affordable Housing Gap – Owner Households (100 percent)

Household Size (Persons)	2008 Median Income	Attainable Market Housing (100% of Income)			Market Attainable Owner Housing GAP	
		Annual	Monthly (30%)	Monthly Costs	GAP	Ratio
1	26489	26489	662	1303	-641	59%
2	47307	47307	1183	1303	-120	33%
3	51006	51006	1275	1732	-457	41%
4	59027	59027	1476	2038	-562	41%
5+	63222	63222	1581	2283	-702	43%

Housing Affordability Analysis- Overview

Market Affordable Rental Housing (100 percent or less of median income)

- Single person households pay 34 percent of their income for rent, resulting in a gap of $96 per month.
- Single parent households pay 41 percent of their income ($32,637) on rent, resulting in a gap of $288.
- All other households pay less than 30 percent of their income for rent.

Affordable Rental Housing (80 percent or less of median income)

- Single person households pay 43 percent of their income for rent, resulting in a gap of $228 a month.
- Single parent households pay 51 percent of their income ($26,109), resulting in a gap of $451 per month.
- Three and four person households pay a little more than 30 percent of their income for rent. All other households pay about 30 percent or less of their income on rent.

Social Housing (65 percent or less of median income)

- All households pay between 35 percent and 53 percent of their income for rent, resulting in a gap of between $134 and $328 per month.
- Single person households pay 53 percent of their income on rent, resulting in a gap of $328.
- Single parent households pay 62 percent of their income ($21,214) on rent, resulting in a gap of $574.

CITY OF EDMONTON

Market Affordable Ownership Housing (100 percent or less of median income)

- All households pay between 33 percent and 64 percent of their income for rent, resulting in a gap of between $120 and $916 per month.
- Single person and Single parent households pay the highest percent of their income for homeownership.

Themes

- Single person and single parent family households cannot afford any of the rental or home ownership housing.
- All households are in need of subsidized (65 percent of median income) rental housing and home ownership housing - single person and single parent family households have the largest income gap.

Conclusions

Single person and single parent family households at or below the median renter income cannot afford rental housing or home ownership. They experience the largest income gap when acquiring housing in Edmonton.

All households at or below 65 percent of the median renter income cannot afford rental housing.

All households at or below 100 percent of the median renter income cannot afford homeownership in Edmonton.

CITY OF EDMONTON

Household Income Distribution by Household Type, Edmonton, 2006

Household Income	Families		Lone Parent Families		Individuals		Total	
	Number	%	Number	%	Number	%	Number	%
0 - $14,999	4150	3%	2735	10%	16555	15%	23440	8%
$15,000 to $24,999	4315	3%	3840	14%	23195	21%	31350	11%
$25,000 to $34,999	11435	7%	3780	14%	16145	15%	31360	11%
$35,000 to $44,999	12420	8%	3875	15%	14130	13%	30425	10%
$45,000 to $59,999	20165	12%	4175	16%	15035	14%	39375	13%
$60,000 to $79,999	28440	18%	3825	14%	11940	11%	44210	15%
$80,000+	81385	50%	4355	16%	11825	11%	97565	33%
Total	162310	100%	26585	100%	108825	100%	297725	100%

Source: 2006 Canada Census Custom Tabulation (CRO0103413)

Annual Non-Market and Market Housing Requirements by House Type, Edmonton, 2009-2018

House Type	Annual Housing Requirements 2008-2013				Annual Housing Requirements 2013-2018			
	Non Market	Market Afford	Pure Market	Total	Non Market	Market Afford	Pure Market	Total
Single detached	0	0	2,130	2,130	0	0	2,140	2,140
Semi/Row	364	364	430	1,158	406	406	566	1,378
Apartment	795	795	937	2,527	912	912	1,270	3,094
Manufactured	10	10	11	31	14	14	20	48
Total Units	1,169	1,169	3,508	5,846	1,332	1,332	3,996	6,660

Source: 2006 Canada Census Custom Tabulation (CRO0103413)

CITY OF FORT SASKATCHEWAN

Housing Profile

Population by Age Cohort	Ft. Saskatchewan (A) Population	Ft. Saskatchewan (A) Distribution	Capital Region (B) Population	Capital Region (B) Distribution	A/B
0-14	2,950	19.73%	187,295	18.1%	
15-24	2,340	15.65%	159,355	15.4%	
25-34	1,885	12.60%	150,320	14.5%	
35-44	2,305	15.41%	156,905	15.2%	
45-54	2,385	15.95%	161,725	15.6%	
55-64	1,570	10.50%	104,525	10.1%	
65-74	835	5.58%	61,750	6.0%	
75+	690	4.61%	53,075	5.1%	
TOTAL	**14,955**	**100%**	**1,034,945**	**100%**	
Number of Households	5,660		406,120		
Family	4,295		277,140		
Non-Family (singles, seniors, etc)	1,365		128,980		
Median Income	$76,975		$63,062		
Couple Family Median Income	$97,388		$84,352		
Lone Parent Median Income	$59,277		$44,351		
Household Owners	4,375		281,955		
Paying >30% of income	540 (12%)				
Average House Price (3 bedroom condo)	$290,000				
Household Renters	1,270		124,165		
Paying >30% of income	420 (33%)				
Average Market Rent (2 bedroom)	$862				
Subsidized Housing Units					
Senior's Self Contained:	52				
Seniors Lodge:	58				

CITY OF FORT SASKATCHEWAN

Market Affordable Housing Gap – Renter Households (100 percent)

Household Size (Persons)	2008 Median Income	Affordable Housing (100% of Income)			Market Attainable Rental Housing GAP	
		Annual	Monthly (30%)	AMR (2008)	GAP	Ratio
1	28285	28285	707	560	147	24%
2	56830	56830	1421	560	861	12%
3	81766	81766	2044	862	1182	13%
4	80403	80403	2010	968	1042	14%
5+	61479	61479	1537	968	569	19%

Affordable Housing Gap – Renter Households (80 percent)

Household Size (Persons)	2008 Median Income	Affordable Housing (80% of Income)			Affordable Rental Housing GAP	
		Annual	Monthly (30%)	AMR (2008)	GAP	Ratio
1	28285	22628	566	560	6	30%
2	56830	45464	1137	560	577	15%
3	81766	65413	1635	862	773	16%
4	80403	64322	1608	968	640	18%
5+	61479	49184	1230	968	262	24%

Subsidized Housing Gap – Renter Households (65 percent)

Household Size (Persons)	2008 Median Income	Subsidized Housing (65% of Income)			Subsidized Rental Housing GAP	
		Annual	Monthly (30%)	AMR (2008)	GAP	Ratio
1	28285	18385	460	560	-100	37%
2	56830	36940	923	560	363	18%
3	81766	53148	1329	862	467	19%
4	80403	52262	1307	968	339	22%
5+	61479	39962	999	968	31	29%

CITY OF FORT SASKATCHEWAN

Market Affordable Housing Gap – Owner Households (100 percent)

Household Size (Persons)	2008 Median Income	Attainable Market Housing (100% of Income)			Market Attainable Owner Housing GAP	
		Annual	Monthly (30%)	Monthly Costs	GAP	Ratio
1	28285	28285	707	1,266	-559	54%
2	56830	56830	1421	1,677	-256	35%
3	81766	81766	2044	1977	67	29%
4	80403	80403	2010	2210	-200	33%
5+	61479	61479	1537	2210	-673	43%

Housing Affordability Analysis- Overview

Market Affordable Rental Housing (100 percent or less of median income)

- All other households pay less than 30 percent of their income for rent.

Affordable Rental Housing (80 percent or less of median income)

- Single person households pay 30 percent of their income for rent and single parent households pay 31 percent of their income ($33,022) for rent, resulting in a gap of $36 a month.
- All other households pay less than 30 percent of their income on rent.

Social Housing (65 percent or less of median income)

- Single person households pay 37 percent of their income on rent, resulting in a gap of $100.
- Single parent households pay 39 percent of their income ($26,831) on rent, resulting in a gap of $191.
- Other households pay less than 30 percent of their income.

CITY OF FORT SASKATCHEWAN

Market Affordable Ownership Housing (100 percent or less of median income)

- Single person households pay 54 percent of their income for homeownership, resulting in a gap of $559 per month.
- Single parent households pay the highest percent (57 percent) of their income ($41,278) for home ownership, resulting in a gap of $945 per month.
- Five person plus households pay 43 percent of their income on home ownership resulting in a gap of $673 per month.
- Two and four person households are paying a bit more than 30 percent of their income.

Themes

- Single person and single parent family households pay more than 30 percent of their income for social housing and home ownership.
- All households, except three person households, pay more than 30 percent of their income for home ownership.

Conclusions

Single person and single parent family households at or below the median renter income cannot afford rental housing or home ownership. They experience the largest income gap when acquiring housing in Ft. Saskatchewan.

Larger households of five plus persons at or below the median renter income cannot afford home ownership and those at or below 65 percent of the median renter income cannot afford to rent in Ft. Saskatchewan.

Of all of the households, only three person households at or below the median renter income can afford market affordable ownership housing.

CITY OF FORT SASKATCHEWAN

Household Income Distribution by Household Type, Fort Saskatchewan, 2006

Household Income	Families		Lone Parent Families		Individuals		Total	
	Number	%	Number	%	Number	%	Number	%
0 - $14,999	40	1%	25	5%	120	9%	185	3%
$15,000 to $24,999	45	1%	50	11%	315	23%	410	7%
$25,000 to $34,999	170	4%	55	12%	230	17%	460	8%
$35,000 to $44,999	230	6%	45	10%	200	15%	475	8%
$45,000 to $59,999	355	9%	70	15%	210	15%	635	11%
$60,000 to $79,999	560	15%	115	24%	100	7%	780	14%
$80,000+	2420	63%	110	23%	190	14%	2715	48%
Total	3820	100%	470	100%	1365	100%	5660	100%

Source: 2006 Canada Census Custom Tabulation (CRO0103413)

Annual Non-Market and Market Housing Requirements by House Type, Fort Saskatchewan, 2009-2018

House Type	Annual Housing Requirements 2008-2013				Annual Housing Requirements 2013-2018			
	Non Market	Market Afford	Pure Market	Total	Non Market	Market Afford	Pure Market	Total
Single detached	0	0	57	57	0	0	136	136
Semi/Row	13	13	23	49	27	27	43	97
Apartment	35	35	62	132	75	75	125	275
Manufactured	0	0	0	0	0	0	0	0
Total Units	48	48	142	238	102	102	304	508

Source: 2006 Canada Census Custom Tabulation (CRO0103413)

TOWN OF GIBBONS

Housing Profile

Population by Age Cohort	Gibbons (A) Population	Gibbons (A) Distribution	Capital Region (B) Population	Capital Region (B) Distribution	A/B
0-14	660	24.95%	187,295	18.1%	
15-24	330	12.48%	159,355	15.4%	
25-34	415	15.69%	150,320	14.5%	
35-44	475	17.96%	156,905	15.2%	
45-54	380	14.37%	161,725	15.6%	
55-64	205	7.75%	104,525	10.1%	
65-74	110	4.16%	61,750	6.0%	
75+	65	2.46%	53,075	5.1%	
TOTAL	**2,645**	**100%**	**1,034,945**	**100%**	
Number of Households	955		406,120		
Family	765		277,140		
Non-Family (singles, seniors, etc)	195		128,980		
Median Income	$72,141		$63,062		
Couple Family Median Income	$85,142		$84,352		
Lone Parent Median Income	$36,740		$44,351		
Household Owners	875		281,955		
Average House Price (3 bedroom condo)	$279,000				
Household Renters	75		124,165		
Average Market Rent (2 bedroom)	$862				
Subsidized Housing Units					
Senior's Self Contained:	18				
Senior's Lodge	43				

TOWN OF GIBBONS

Market Affordable Housing Gap – Renter Households (100 percent)

Household Size (Persons)	2008 Median Income	Affordable Housing (100% of Income)			Market Attainable Rental Housing GAP	
		Annual	Monthly (30%)	AMR (2008)	GAP	Ratio
1	0	0	0	0	0	0
2	36031	36031	901	560	341	19%
3	0	0	0	0	0	0
4	0	0	0	0	0	0
5+	0	0	0	0	0	0

Affordable Housing Gap – Renter Households (80 percent)

Household Size (Persons)	2008 Median Income	Affordable Housing (80% of Income)			Affordable Rental Housing GAP	
		Annual	Monthly (30%)	AMR (2008)	GAP	Ratio
1	0	0	0	0	0	0
2	36031	28824	721	560	161	23%
3	0	0	0	0	0	0
4	0	0	0	0	0	0
5+	0	0	0	0	0	0

Subsidized Housing Gap – Renter Households (65 percent)

Household Size (Persons)	2008 Median Income	Subsidized Housing (65% of Income)			Subsidized Rental Housing GAP	
		Annual	Monthly (30%)	AMR (2008)	GAP	Ratio
1	0	0	0	0	0	0
2	36031	23420	585	560	25	29%
3	0	0	0	0	0	0
4	0	0	0	0	0	0
5+	0	0	0	0	0	0

TOWN OF GIBBONS

Market Affordable Housing Gap – Owner Households (100 percent)

Household Size (Persons)	2008 Median Income	Attainable Market Housing (100% of Income)			Market Attainable Owner Housing GAP	
		Annual	Monthly (30%)	Monthly Costs	GAP	Ratio
1	0	0	0	0	0	0
2	36031	36031	901	1,628	-727	54%
3	0	0	0	0	0	0
4	0	0	0	0	0	0
5+	0	0	0	0	0	0

Housing Affordability Analysis- Overview

Market Affordable Rental Housing (100 percent or less of median income)

- Two person households pay less than 30 percent of their income for rent.
- No data available for other households.

Affordable Rental Housing (80 percent or less of median income)

- Two person households pay less than 30 percent of their income for rent.
- No data available for other households.

Social Housing (65 percent or less of median income)

- Two person households pay less than 30 percent of their income for rent.
- No data available for other households.

Market Affordable Ownership Housing (100 percent or less of median income)

- Two person households pay 54 percent of their income ($36,031) for homeownership, resulting in a gap of $727.
- No data is available for other households.

Themes

- Two person households pay less than 30 percent of income for all rental housing but more than 30 percent of income for home ownership housing.

Conclusions

Two person households at or below the median renter income can afford any of the rental housing but not home ownership in the Town of Gibbons.

TOWN OF GIBBONS

Household Income Distribution by Household Type, Gibbons, 2006

Household Income	Families		Lone Parent Families		Individuals		Total	
	Number	%	Number	%	Number	%	Number	%
0 - $14,999	5	1%	10	13%	10	5%	25	3%
$15,000 to $24,999	25	4%	0	0%	25	13%	50	5%
$25,000 to $34,999	25	4%	20	27%	35	18%	85	9%
$35,000 to $44,999	55	8%	20	27%	20	10%	90	9%
$45,000 to $59,999	55	8%	0	0%	30	15%	85	9%
$60,000 to $79,999	150	22%	10	13%	55	28%	210	22%
$80,000+	370	54%	15	20%	25	13%	410	43%
Total	685	100%	75	100%	200	100%	955	100%

Source: 2006 Canada Census Custom Tabulation (CRO0103413)

Annual Non-Market and Market Housing Requirements by House Type, Gibbons, 2009-2018

House Type	Annual Housing Requirements 2008-2013				Annual Housing Requirements 2013-2018			
	Non Market	Market Afford	Pure Market	Total	Non Market	Market Afford	Pure Market	Total
Single detached	0	0	30	30	0	0	55	55
Semi/Row	3	3	0	6	4	4	0	8
Apartment	2	2	0	4	2	2	0	4
Manufactured	5	5	0	10	12	12	0	24
Total Units	10	10	30	50	18	18	55	91

Source: 2006 Canada Census Custom Tabulation (CRO0103413)

LAMONT COUNTY

Housing Profile

Population by Age Cohort	Lamont County (A) Population	Lamont County (A) Distribution	Capital Region (B) Population	Capital Region (B) Distribution	A/B
0-14	685	17.45%	187,295	18.1%	
15-24	430	10.96%	159,355	15.4%	
25-34	295	7.52%	150,320	14.5%	
35-44	510	12.99%	156,905	15.2%	
45-54	745	18.98%	161,725	15.6%	
55-64	625	15.92%	104,525	10.1%	
65-74	385	9.81%	61,750	6.0%	
75+	260	6.62%	53,075	5.1%	
TOTAL	**3,925**	**100%**	**1,034,945**	**100%**	
Number of Households	1,515		406,120		
Family	1,185		277,140		
Non-Family (singles, seniors, etc)	325		128,980		
Median Income	$47,936		$63,062		
Couple Family Median Income	$53,677		$84,352		
Lone Parent Median Income	$37,563		$44,351		
Household Owners	1,390		281,955		
Average House Price (3 bedroom condo)	$279,000				
Household Renters	125		124,165		
Average Market Rent (2 bedroom)	$862				
Subsidized Housing Units					
Senior's Self Contained:	20				
Rural and Native:	1				
Rent Supplement:	3				

LAMONT COUNTY

Market Affordable Housing Gap – Renter Households (100 percent)

Household Size (Persons)	2008 Median Income	Affordable Housing (100% of Income)			Market Attainable Rental Housing GAP	
		Annual	Monthly (30%)	AMR (2008)	GAP	Ratio
1	19053	19053	476	560	-84	35%
2	29368	29368	734	560	174	23%
3	0	0	0	0	0	0
4	0	0	0	0	0	0
5+	0	0	0	0	0	0

Affordable Housing Gap – Renter Households (80 percent)

Household Size (Persons)	2008 Median Income	Affordable Housing (80% of Income)			Affordable Rental Housing GAP	
		Annual	Monthly (30%)	AMR (2008)	GAP	Ratio
1	19053	15242	381	560	-179	44%
2	29368	23494	587	560	27	29%
3	0	0	0	0	0	0
4	0	0	0	0	0	0
5+	0	0	0	0	0	0

Subsidized Housing Gap – Renter Households (65 percent)

Household Size (Persons)	2008 Median Income	Subsidized Housing (65% of Income)			Subsidized Rental Housing GAP	
		Annual	Monthly (30%)	AMR (2008)	GAP	Ratio
1	19053	12384	310	560	-250	54%
2	29368	19089	477	560	-83	35%
3	0	0	0	0	0	0
4	0	0	0	0	0	0
5+	0	0	0	0	0	0

LAMONT COUNTY

Market Affordable Housing Gap – Owner Households (100 percent)

Household Size (Persons)	2008 Median Income	Attainable Market Housing (100% of Income)			Market Attainable Owner Housing GAP	
		Annual	Monthly (30%)	Monthly Costs	GAP	Ratio
1	19053	19053	476	1223	-747	77%
2	29368	29368	734	1828	-1094	75%
3	0	0	0	0	0	0
4	0	0	0	0	0	0
5+	0	0	0	0	0	0

Housing Affordability Analysis- Overview

Market Affordable Rental Housing (100 percent or less of median income)

- Single person households pay 35 percent of their income ($19,053) for rent, resulting in a gap of $84 per month.
- No data on all other households.

Affordable Rental Housing (80 percent or less of median income)

- Single person households pay 44 percent of their income ($15,242) for rent, resulting in a gap of $179 a month.
- No data on all other households.

Social Housing (65 percent or less of median income)

- Single person households pay 54 percent of their income ($12,384) for rent, resulting in a gap of $250 per month.
- Two person households pay 35 percent of their income for rent, resulting in a gap of $83.
- No data on all other households.

Market Affordable Ownership Housing (100 percent or less of median income)

- Single person households pay 77 percent of their income for homeownership, resulting in a gap of $747 per month.
- Two person households pay 75 percent of their income with a resulting gap of $1,094 a month.
- No data on all other households.

LAMONT COUNTY

Themes

- Single person households pay more than 30 percent of income for all rental and home ownership housing.
- Single and two person households pay more than 30 percent of their income for social housing and home ownership.

Conclusions

Single person households at or below the median renter income cannot afford any of the rental or home ownership in Lamont County.

Single and two person households cannot afford home ownership in Lamont County.

Household Income Distribution by Household Type, Lamont County, 2006

Household Income	Families		Lone Parent Families		Individuals		Total	
		%		%		%	Number	%
0 - $14,999	75	7%	0	0%	40	13%	115	8%
$15,000 to $24,999	50	4%	15	25%	150	48%	215	14%
$25,000 to $34,999	175	16%	10	17%	50	16%	235	16%
$35,000 to $44,999	130	12%	15	25%	15	5%	165	11%
$45,000 to $59,999	185	16%	0	0%	20	6%	210	14%
$60,000 to $79,999	170	15%	0	0%	20	6%	190	13%
$80,000+	340	30%	20	33%	20	6%	385	25%
Total	1125	100%	60	100%	315	100%	1515	100%

Source: 2006 Canada Census Custom Tabulation (CRO0103413)

Annual Non-Market and Market Housing Requirements by House Type, Lamont County, 2009-2018

House Type	Annual Housing Requirements 2008-2013				Annual Housing Requirements 2013-2018			
	Non Market	Market Afford	Pure Market	Total	Non Market	Market Afford	Pure Market	Total
Single detached	0	0	2	2	0	0	28	28
Semi/Row	0	0	0	0	0	0	0	0
Apartment	0	0	0	0	0	0	0	0
Manufactured	1	1	2	4	10	10	0	20
Total Units	1	1	4	6	10	10	28	48

Source: 2006 Canada Census Custom Tabulation (CRO0103413)

TOWN OF LEGAL

Housing Profile

Population by Age Cohort	Legal (A) Population	Legal (A) Distribution	Capital Region (B) Population	Capital Region (B) Distribution	A/B
0-14	300	25.21%	187,295	18.1%	
15-24	145	12.18%	159,355	15.4%	
25-34	165	13.87%	150,320	14.5%	
35-44	185	15.55%	156,905	15.2%	
45-54	155	13.03%	161,725	15.6%	
55-64	115	9.66%	104,525	10.1%	
65-74	55	4.62%	61,750	6.0%	
75+	80	6.72%	53,075	5.1%	
TOTAL	**1,190**	**100%**	**1,034,945**	**100%**	
Number of Households	415		405,270		
Family	325		284,395		
Non-Family (singles, seniors, etc)	90		120,875		
Median Income	$57,887		$43,851		
Couple Family Median Income	$66,642		$84,347		
Lone Parent Median Income	N/A		$46,412		
Household Owners	350		280,640		
Average House Price (3 bedroom condo)	$279,000				
Household Renters	70		123,950		
Average Market Rent (2 bedroom)	$862				
Subsidized Housing Units					
Senior's Self Contained:	8				
Senior's Lodge	43				

TOWN OF LEGAL

Market Affordable Housing Gap – Renter Households (100 percent)

Household Size (Persons)	2008 Median Income	Affordable Housing (100% of Income)			Market Attainable Rental Housing GAP	
		Annual	Monthly (30%)	AMR (2008)	GAP	Ratio
1	18133	18133	453	560	-107	37%
2	0	0	0	0	0	0
3	0	0	0	0	0	0
4	0	0	0	0	0	0
5+	62224	62224	1556	968	588	19%

Affordable Housing Gap – Renter Households (80 percent)

Household Size (Persons)	2008 Median Income	Affordable Housing (80% of Income)			Affordable Rental Housing GAP	
		Annual	Monthly (30%)	AMR (2008)	GAP	Ratio
1	18133	14506	363	560	-197	46%
2	0	0	0	0	0	0
3	0	0	0	0	0	0
4	0	0	0	0	0	0
5+	62224	49779	1244	968	276	23%

Subsidized Housing Gap – Renter Households (65 percent)

Household Size (Persons)	2008 Median Income	Subsidized Housing (65% of Income)			Subsidized Rental Housing GAP	
		Annual	Monthly (30%)	AMR (2008)	GAP	Ratio
1	18133	11786	295	560	-265	57%
2	0	0	0	0	0	0
3	0	0	0	0	0	0
4	0	0	0	0	0	0
5+	62224	40446	1011	968	43	29%

TOWN OF LEGAL

Market Affordable Housing Gap – Owner Households (100 percent)

Household Size (Persons)	2008 Median Income	Attainable Market Housing (100% of Income)			Market Attainable Owner Housing GAP	
		Annual	Monthly (30%)	Monthly Costs	GAP	Ratio
1	18133	18133	453	1223	-770	81%
2	0	0	0	0	0	0
3	0	0	0	0	0	0
4	0	0	0	0	0	0
5+	62224	62224	1556	2136	-580	41%

Housing Affordability Analysis- Overview

Market Affordable Rental Housing (100 percent or less of median income)

- Single person households pay 37 percent of their income ($18,133) for rent, resulting in a gap of $107 per month.
- Five plus person households pay less than 30 percent of their income for rent. No data available for other households.

Affordable Rental Housing (80 percent or less of median income)

- Single person households pay 46 percent of their income ($14,506) for rent, resulting in a gap of $197 per month.
- Five plus person households pay less than 30 percent of their income for rent. No data available for other households.

Social Housing (65 percent or less of median income)

- Single person households pay 57 percent of their income ($11,786) for rent, resulting in a gap of $265 per month.
- Five plus person households pay less than 30 percent of their income for rent. No data available for other households.

Market Affordable Ownership Housing (100 percent or less of median income)

- Single person households pay 81 percent of their income ($18,133) for homeownership, resulting in a gap of $770.
- Five plus person households pay 41 percent of their income for home ownership, resulting in a gap of $580 per month.
- No data is available for other households.

TOWN OF LEGAL

Themes

- Single person households pay more than 30 percent of income for all rental and home ownership housing.
- Five plus person households pay more than 30 percent of their income for home ownership.

Conclusions

Single person households at or below the median renter income cannot afford any of the rental or home ownership housing in the Town of Legal.

Five plus person households at or below the median renter income can afford to rent, but not own a home in Legal.

Household Income Distribution by Household Type, Town of Legal, 2006

Household Income	Families		Lone Parent Families		Individuals		Total	
	Number	%	Number	%	Number	%	Number	%
0 - $14,999	25	8%	0	0%	0	0%	30	7%
$15,000 to $24,999	0	0%	10	100%	25	29%	35	8%
$25,000 to $34,999	30	10%	0	0%	25	29%	60	14%
$35,000 to $44,999	35	11%	0	0%	10	12%	40	10%
$45,000 to $59,999	55	18%	0	0%	0	0%	60	14%
$60,000 to $79,999	35	11%	0	0%	10	12%	50	12%
$80,000+	130	42%	0	0%	15	18%	145	35%
Total	310	100%	10	100%	85	100%	420	100%

Source: 2006 Canada Census Custom Tabulation (CRO0103413)

Annual Non-Market and Market Housing Requirements by House Type, Town of Legal, 2009-2018

House Type	Annual Housing Requirements 2008-2013				Annual Housing Requirements 2013-2018			
	Non Market	Market Afford	Pure Market	Total	Non Market	Market Afford	Pure Market	Total
Single detached	0	0	2	2	0	0	11	11
Semi/Row	1	1	0	2	3	3	0	6
Apartment	0	0	0	0	0	0	0	0
Manufactured	0	0	0	0	0	0	0	0
Total Units	1	1	2	4	3	3	11	17

Source: 2006 Canada Census Custom Tabulation (CRO0103413)

TOWN OF MORINVILLE

Housing Profile

	Morinville (A)		Capital Region (B)		A/B
Population by Age Cohort	Population	Distribution	Population	Distribution	
0-14	1,520	22.44%	187,295	18.1%	
15-24	1,080	15.94%	159,355	15.4%	
25-34	895	13.21%	150,320	14.5%	
35-44	1,115	16.46%	156,905	15.2%	
45-54	1,075	15.87%	161,725	15.6%	
55-64	550	8.12%	104,525	10.1%	
65-74	285	4.21%	61,750	6.0%	
75+	255	3.76%	53,075	5.1%	
TOTAL	**6,775**	**100.00%**	**1,034,945**	**100%**	
Number of Households	2,290		406,120		
Family	1,915		277,140		
Non-Family (singles, seniors, etc)	370		128,980		
Median Income	$73,288		$63,062		
Couple Family Median Income	$83,605		$84,352		
Lone Parent Median Income	$44,838		$44,351		
Household Owners	1,965		281,955		
Average House Price (3 bedroom condo)	$279,000				
Household Renters	325		124,165		
Average Market Rent (2 bedroom)					
Subsidized Housing Units					
Senior's Self Contained:	14				
Senior's Lodge	44				

TOWN OF MORINVILLE

Market Affordable Housing Gap – Renter Households (100 percent)

Household Size (Persons)	2008 Median Income	Affordable Housing (100% of Income)			Market Attainable Rental Housing GAP	
		Annual	Monthly (30%)	AMR (2008)	GAP	Ratio
1	28583	28583	715	560	155	24%
2	40133	40133	1003	560	443	17%
3	71105	71105	1778	862	916	15%
4	67790	67790	1695	968	727	17%
5+	0	0	0	0	0	0

Affordable Housing Gap – Renter Households (80 percent)

Household Size (Persons)	2008 Median Income	Affordable Housing (80% of Income)			Affordable Rental Housing GAP	
		Annual	Monthly (30%)	AMR (2008)	GAP	Ratio
1	28583	22866	572	560	12	29%
2	40133	32106	803	560	243	21%
3	71105	56884	1422	862	560	18%
4	67790	54232	1356	968	388	21%
5+	0	0	0	0	0	0

Subsidized Housing Gap – Renter Households (65 percent)

Household Size (Persons)	2008 Median Income	Subsidized Housing (65% of Income)			Subsidized Rental Housing GAP	
		Annual	Monthly (30%)	AMR (2008)	GAP	Ratio
1	28583	18579	464	560	-96	36%
2	40133	26086	652	560	92	26%
3	71105	46218	1155	862	293	22%
4	67790	44063	1102	968	134	26%
5+	0	0	0	0	0	0

TOWN OF MORINVILLE

Market Affordable Housing Gap – Owner Households (100 percent)

Household Size (Persons)	2008 Median Income	Attainable Market Housing (100% of Income)			Market Attainable Owner Housing GAP	
		Annual	Monthly (30%)	Monthly Costs	GAP	Ratio
1	28583	28583	715	1223	-508	51%
2	40133	40133	1003	1628	-625	49%
3	71105	71105	1778	1910	-132	32%
4	67790	67790	1695	2136	-441	38%
5+	0	0	0	0	0	0

Housing Affordability Analysis- Overview

Market Affordable Rental Housing (100 percent or less of median income)

- Single parent households pay 48 percent of their income ($21,585) for rent, resulting in a gap of $322 a month.
- All other households pay less than 30 percent of their income for rent.

Affordable Rental Housing (80 percent or less of median income)

- Single parent households pay 60 percent of their income ($17,268) for rent, resulting in a gap of $430 a month.
- All other households pay less than 30 percent of their income on rent.

Social Housing (65 percent or less of median income)

- Single person households pay 36 percent of their income on rent, resulting in a gap of $96.
- Single parent households pay 74 percent of their income ($14,030) on rent, resulting in a gap of $511.
- All other households pay less than 30 percent of their income.

TOWN OF MORINVILLE

Market Affordable Ownership Housing (100 percent or less of median income)

- All households pay more than 30 percent of their income for home ownership.
- Single person households pay 51 percent of their income for homeownership, resulting in a gap of $508 per month.
- Two person households pay 49 percent of their income for home ownership, resulting in a gap of $625 per month.
- Single parent households cannot afford home ownership, as it would take 106 percent of their income to cover the costs.

Themes

- Single parent family households cannot afford any of the housing. These single families are living in poverty.
- Single person households pay more than 30 percent of their income for social housing and home ownership.
- All households pay more than 30 percent of their income for home ownership.

Conclusions

Single parent households at or below the median renter income cannot afford any of the rental or home ownership housing. They experience the largest income gaps when renting or acquiring housing in the Town of Morinville.

Single person households at or below 65 percent of the median renter income cannot afford to rent.

All households at or below the median renter income experience affordability problems with home ownership in the Town of Morinville.

TOWN OF MORINVILLE

Household Income Distribution by Household Type, Town of Morinville, 2006

Household Income	Families		Lone Parent Families		Individuals		Total	
	Number	%	Number	%	Number	%	Number	%
0 - $14,999	20	1%	10	5%	35	9%	70	3%
$15,000 to $24,999	0	0%	50	24%	75	20%	150	7%
$25,000 to $34,999	90	5%	15	7%	80	22%	185	8%
$35,000 to $44,999	85	5%	35	17%	50	14%	170	7%
$45,000 to $59,999	145	9%	25	12%	50	14%	225	10%
$60,000 to $79,999	385	23%	40	19%	55	15%	480	21%
$80,000+	955	57%	35	17%	25	7%	1015	44%
Total	1680	100%	210	100%	370	100%	2295	100%

Source: 2006 Canada Census Custom Tabulation (CRO0103413)

Annual Non-Market and Market Housing Requirements by House Type, Town of Morinville, 2009-2018

House Type	Annual Housing Requirements 2008-2013				Annual Housing Requirements 2013-2018			
	Non Market	Market Afford	Pure Market	Total	Non Market	Market Afford	Pure Market	Total
Single detached	0	0	21	21	0	0	25	25
Semi/Row	4	4	0	8	6	6	0	12
Apartment	1	1	0	2	2	2	0	4
Manufactured	2	2	0	4	2	2	0	4
Total Units	7	7	21	35	9	9	25	45

Source: 2006 Canada Census Custom Tabulation (CRO0103413)

VILLAGE OF NEW SAREPTA

Housing Profile

	New Sarepta (A)		Capital Region (B)		A/B
Population by Age Cohort	Population	Distribution	Population	Distribution	
0-14			187,295	18.1%	
15-24			159,355	15.4%	
25-34			150,320	14.5%	
35-44			156,905	15.2%	
45-54			161,725	15.6%	
55-64			104,525	10.1%	
65-74			61,750	6.0%	
75+			53,075	5.1%	
TOTAL			**1,034,945**	**100%**	
Number of Households	165		406,120		
Family			277,140		
Non-Family (singles, seniors, etc)			128,980		
Median Income	$41,774		$63,062		
Couple Family Median Income	$66,401		$84,352		
Lone Parent Median Income	$39,698		$44,351		
Household Owners	140		281,955		
Average House Price (3 bedroom condo)	$279,000				
Household Renters	25		124,165		
Average Market Rent (2 bedroom)	$862				
Subsidized Housing Units					
Seniors Self Contained:	4				

VILLAGE OF NEW SAREPTA

Market Affordable Housing Gap – Renter Households (100 percent)

Household Size (Persons)	2008 Median Income	Affordable Housing (100% of Income)		AMR (2008)	Market Attainable Rental Housing GAP	
		Annual	Monthly (30%)		GAP	Ratio
1	0	0	0	0	0	0
2	0	0	0	0	0	0
Average	38483	38483	962	862	100	27%
4	0	0	0	0	0	0
5+	0	0	0	0	0	0

Affordable Housing Gap – Renter Households (80 percent)

Household Size (Persons)	2008 Median Income	Affordable Housing (80% of Income)		AMR (2008)	Affordable Rental Housing GAP	
		Annual	Monthly (30%)		GAP	Ratio
1	0	0	0	0	0	0
2	0	0	0	0	0	0
Average	38483	30786	770	862	-92	34%
4	0	0	0	0	0	0
5+	0	0	0	0	0	0

Subsidized Housing Gap – Renter Households (65 percent)

Household Size (Persons)	2008 Median Income	Subsidized Housing (65% of Income)		AMR (2008)	Subsidized Rental Housing GAP	
		Annual	Monthly (30%)		GAP	Ratio
1	0	0	0	0	0	0
2	0	0	0	0	0	0
Average	38483	25014	625	862	-237	41%
4	0	0	0	0	0	0
5+	0	0	0	0	0	0

VILLAGE OF NEW SAREPTA

Market Affordable Housing Gap – Owner Households (100 percent)

Household Size (Persons)	2008 Median Income	Attainable Market Housing (100% of Income)			Market Attainable Owner Housing GAP	
		Annual	Monthly (30%)	Monthly Costs	GAP	Ratio
1	0	0	0	0	0	0
2	0	0	0	0	0	0
Average	38483	38483	962	1732	-770	54%
4	0	0	0	0	0	0
5+	0	0	0	0	0	0

Housing Affordability Analysis- Overview

Market Affordable Rental Housing (100 percent or less of median income)

- No households pay more than 30 percent of their income for rent.

Affordable Rental Housing (80 percent or less of median income)

- The average size household pays 34 percent of their income ($30,786) for rent, resulting in a gap of $92 a month..

Social Housing (65 percent or less of median income)

- The average size household pays 41percent of their income ($25,014) for rent, resulting in a gap of $237 a month.
- Market Affordable Ownership Housing (100 percent or less of median income)
- The average size household pays 60 percent of their income ($38,483) for home ownership, resulting in a gap of $948 a month.

Themes

- The average household has difficulty paying rent at 80 percent and 65 percent of the median renter income and for homeownership at 100 percent of median renter income.

Conclusions

The average household at or below 80 percent of the median renter income has difficulty paying rent. The average household at or below the median renter income has affordability problems with homeownership.

VILLAGE OF NEW SAREPTA

Household Income Distribution by Household Type, New Serepta, 2006

Household Income	Families		Lone Parent Families		Individuals		Total	
	Number	%	Number	%	Number	%	Number	%
0 - $14,999	0	0%	10	100%	0	0%	15	9%
$15,000 to $24,999	0	0%	0	0%	20	40%	30	19%
$25,000 to $34,999	10	13%	0	0%	0	0%	10	6%
$35,000 to $44,999	15	19%	0	0%	10	20%	30	19%
$45,000 to $59,999	0	0%	0	0%	10	20%	10	6%
$60,000 to $79,999	20	25%	0	0%	10	20%	30	19%
$80,000+	35	44%	0	0%	0	0%	35	22%
Total	80	100%	10	100%	50	100%	160	100%

Source: 2006 Canada Census Custom Tabulation (CRO0103413)

Annual Non-Market and Market Housing Requirements by House Type, New Serepta, 2009-2018

House Type	Annual Housing Requirements 2008-2013				Annual Housing Requirements 2013-2018			
	Non Market	Market Afford	Pure Market	Total	Non Market	Market Afford	Pure Market	Total
Single detached	0	0	3	3	0	0	3	3
Semi/Row	0	0	0	0	0	0	0	0
Apartment	0	0	0	0	0	0	0	0
Manufactured	1	1	0	2	1	1	0	2
Total Units	1	1	3	5	1	1	3	5

Source: 2006 Canada Census Custom Tabulation (CRO0103413)

PARKLAND COUNTY

Housing Profile

Population by Age Cohort	Parkland County (A) Population	Parkland County (A) Distribution	Capital Region (B) Population	Capital Region (B) Distribution	A/B
0-14	6,110	20.88%	187,295	18.1%	
15-24	3,770	12.88%	159,355	15.4%	
25-34	2,605	8.90%	150,320	14.5%	
35-44	4,850	16.57%	156,905	15.2%	
45-54	5,550	18.96%	161,725	15.6%	
55-64	3,780	12.92%	104,525	10.1%	
65-74	1,820	6.22%	61,750	6.0%	
75+	770	2.63%	53,075	5.1%	
TOTAL	**29,265**	**100%**	**1,034,945**	**100%**	
Number of Households	10,230		406,120		
Family	8,630		277,140		
Non-Family (singles, seniors, etc)	1,600		128,980		
Median Income	$78,052		$63,062		
Couple Family Median Income	$87,719		$84,352		
Lone Parent Median Income	$41,387		$44,351		
Household Owners	9,600		281,955		
Average House Price (3 bedroom condo)	$279,000				
Household Renters	635		124,165		
Average Market Rent (2 bedroom)	$862				
Subsidized Housing Units					

PARKLAND COUNTY

Market Affordable Housing Gap – Renter Households (100 percent)

Household Size (Persons)	2008 Median Income	Affordable Housing (100% of Income)			Market Attainable Rental Housing GAP	
		Annual	Monthly (30%)	AMR (2008)	GAP	Ratio
1	42809	42809	1070	560	510	16%
2	63580	63580	1589	560	1029	11%
3	47243	47243	1181	862	319	22%
4	78439	78439	1961	968	993	15%
5+	80754	80754	2019	968	1051	14%

Affordable Housing Gap – Renter Households (80 percent)

Household Size (Persons)	2008 Median Income	Affordable Housing (80% of Income)			Affordable Rental Housing GAP	
		Annual	Monthly (30%)	AMR (2008)	GAP	Ratio
1	42809	34247	856	560	296	20%
2	63580	50864	1272	560	712	13%
3	47243	37795	945	862	83	27%
4	78439	62751	1569	968	601	19%
5+	80754	64603	1615	968	647	18%

Subsidized Housing Gap – Renter Households (65 percent)

Household Size (Persons)	2008 Median Income	Subsidized Housing (65% of Income)			Subsidized Rental Housing GAP	
		Annual	Monthly (30%)	AMR (2008)	GAP	Ratio
1	42809	27826	696	560	136	24%
2	63580	41327	1033	560	473	16%
3	47243	30708	768	862	-94	34%
4	78439	50985	1275	968	307	23%
5+	80754	52490	1312	968	344	22%

PARKLAND COUNTY

Market Affordable Housing Gap – Owner Households (100 percent)

Household Size (Persons)	2008 Median Income	Attainable Market Housing (100% of Income)			Market Attainable Owner Housing GAP	
		Annual	Monthly (30%)	Monthly Costs	GAP	Ratio
1	42809	42809	1070	1,223	-153	34%
2	63580	63580	1589	1,628	-39	31%
3	47243	47243	1181	1,910	-729	49%
4	78439	78439	1961	2,136	-175	33%
5+	80754	80754	2019	2,136	-117	32%

Housing Affordability Analysis- Overview

Market Affordable Rental Housing (100 percent or less of median income)

- Single parent households pay 37 percent of their income ($28,191) for rent, resulting in a gap of $157 a month.
- All other households pay less than 30 percent of their income for rent.

Affordable Rental Housing (80 percent or less of median income)

- Single parent households pay 46 percent of their income ($22,553) for rent, resulting in a gap of $298 a month.
- All other households pay less than 30 percent of their income on rent.

Social Housing (65 percent or less of median income)

- Single parent households pay 56 percent of their income ($18,324) on rent, resulting in a gap of $404.
- Three person households pay 34 percent of their income ($30,708) on rent, resulting in a gap of $94.
- All other households pay less than 30 percent of their income.

PARKLAND COUNTY

Market Affordable Ownership Housing (100 percent or less of median income)

- All households pay more than 30 percent of their income for home ownership, but only single parent families and 3 person households pay significantly more.
- Single parent households pay 81 percent of their income ($28,191) for home ownership, resulting in a gap of $1,205 per month.
- Three person households pay 49 percent of their income for home ownership, resulting in a gap of $729 per month.

Themes

- Single parent family households pay more than 30 percent of their income for any rental or home ownership housing.
- Three person households face challenges paying for rental housing in Parkland County.

Conclusions

Single parent households at or below the median renter income cannot afford any of the rental or home ownership housing. They experience the largest income gaps when renting or acquiring housing in Parkland County.

Of all households, only three person households at or below 65 percent of the median renter income cannot rental housing in Parkland County. All households at or below the median renter income cannot afford homeownership.

PARKLAND COUNTY

Household Income Distribution by Household Type, Parkland County, 2006

Household Income	Families		Lone Parent Families		Individuals		Total	
	Number	%	Number	%	Number	%	Number	%
0 - $14,999	120	2%	45	10%	185	12%	355	3%
$15,000 to $24,999	0	0%	40	9%	390	24%	615	6%
$25,000 to $34,999	450	6%	125	27%	195	12%	765	7%
$35,000 to $44,999	505	6%	35	8%	185	12%	720	7%
$45,000 to $59,999	890	11%	100	22%	170	11%	1155	11%
$60,000 to $79,999	1365	17%	45	10%	245	15%	1660	16%
$80,000+	4650	58%	75	16%	225	14%	4955	48%
Total	7980	100%	465	100%	1595	100%	10225	100%

Source: 2006 Canada Census Custom Tabulation (CRO0103413)

Annual Non-Market and Market Housing Requirements by House Type, Parkland County, 2009-2018

House Type	Annual Housing Requirements 2008-2013				Annual Housing Requirements 2013-2018			
	Non Market	Market Afford	Pure Market	Total	Non Market	Market Afford	Pure Market	Total
Single detached	0	0	34	34	0	0	66	66
Semi/Row	6	6	0	12	12	12	0	24
Apartment	5	5	0	10	10	10	0	20
Manufactured	0	0	0	0	0	0	0	0
Total Units	11	11	34	56	22	22	66	110

Source: 2006 Canada Census Custom Tabulation (CRO0103413)

TOWN OF REDWATER

Housing Profile

Population by Age Cohort	Redwater (A) Population	Redwater (A) Distribution	Capital Region (B) Population	Capital Region (B) Distribution	A/B
0-14	435	19.86%	187,295	18.1%	
15-24	285	13.01%	159,355	15.4%	
25-34	250	11.42%	150,320	14.5%	
35-44	325	14.84%	156,905	15.2%	
45-54	345	15.75%	161,725	15.6%	
55-64	260	11.87%	104,525	10.1%	
65-74	160	7.31%	61,750	6.0%	
75+	125	5.71%	53,075	5.1%	
TOTAL	**2,190**	**100%**	**1,034,945**	**100%**	
Number of Households	870		405,270		
Family	635		284,395		
Non-Family (singles, seniors, etc)	230		120,875		
Median Income	$57,536		$43,851		
Couple Family Median Income	$72,801		$84,347		
Lone Parent Median Income	$38,456		$46,412		
Household Owners	700		280,640		
Average House Price (3 bedroom condo)	$279,000				
Household Renters	170		123,950		
Average Market Rent (2 bedroom)	$862				
Subsidized Housing Units					
Senior's Self Contained:	12				
Senior's Lodge	41				

TOWN OF REDWATER

Market Affordable Housing Gap – Renter Households (100 percent)

Household Size (Persons)	2008 Median Income	Affordable Housing (100% of Income)			Market Attainable Rental Housing GAP	
		Annual	Monthly (30%)	AMR (2008)	GAP	Ratio
1	34707	34707	868	560	308	19%
2	0	0	0	0	0	0
3	41730	41730	1043	862	181	25%
4	0	0	0	0	0	0
5+	0	0	0	0	0	0

Affordable Housing Gap – Renter Households (80 percent)

Household Size (Persons)	2008 Median Income	Affordable Housing (80% of Income)			Affordable Rental Housing GAP	
		Annual	Monthly (30%)	AMR (2008)	GAP	Ratio
1	34707	27765	694	560	134	24%
2	0	0	0	0	0	0
3	41730	33384	835	862	-27	31%
4	0	0	0	0	0	0
5+	0	0	0	0	0	0

Subsidized Housing Gap – Renter Households (65 percent)

Household Size (Persons)	2008 Median Income	Subsidized Housing (65% of Income)			Subsidized Rental Housing GAP	
		Annual	Monthly (30%)	AMR (2008)	GAP	Ratio
1	34707	22559	564	560	4	30%
2	0	0	0	0	0	0
3	41730	27125	678	862	-184	38%
4	0	0	0	0	0	0
5+	0	0	0	0	0	0

TOWN OF REDWATER

Market Affordable Housing Gap – Owner Households (100 percent)

Household Size (Persons)	2008 Median Income	Attainable Market Housing (100% of Income)			Market Attainable Owner Housing GAP	
		Annual	Monthly (30%)	Monthly Costs	GAP	Ratio
1	34707	34707	868	1223	-355	42%
2	0	0	0	0	0	0
3	41730	41730	1043	1910	-867	55%
4	0	0	0	0	0	0
5+	0	0	0	0	0	0

Housing Affordability Analysis- Overview

Market Affordable Rental Housing (100 percent or less of median income)

- Single parent households pay 43 percent of their income ($24,279) for rent, resulting in a gap of $255 per month.
- Single and three person households pay less than 30 percent of their income for rent.
- No data available for other households.

Affordable Rental Housing (80 percent or less of median income)

- Single parent households pay 53 percent of their income ($19,423) for rent, resulting in a gap of $376 per month.
- Three person households pay 31percent of their income for rent, resulting in a gap of $27 per month.
- Single person households pay less than 30 percent of their income for rent. No data available for other households.

Social Housing (65 percent or less of median income)

- Single parent households pay 66 percent of their income ($15,781) for rent, resulting in a gap of $467 per month.
- Three person households pay 38 percent of their income for rent, resulting in a gap of $184 per month.
- Single person households pay 30 percent of their income for rent, resulting in a gap of $4 per month. No data available for other households.

TOWN OF REDWATER

Market Affordable Ownership Housing (100 percent or less of median income)

- Single parent households pay 94 percent of their income ($24,279) for homeownership, resulting in a gap of $1303.
- Single person households pay 42 percent of their income for home ownership resulting in a gap of $355 per month.
- Three person households pay 55 percent of their income for home ownership, resulting in a gap of $867 per month. No data is available for other households.

Themes

- Single parent households at or below the median renter income cannot pay more than 30 percent of their income for all of the rental and home ownership housing.
- Single person households at or below the median renter income pay more than 30 percent of income for home ownership housing.
- Three person households at or below 80 percent of the median renter income pay more than 30 percent of income for rental and homeownership housing.

Conclusions

Single parent households at or below the median renter income cannot afford any of the rental or home ownership housing in the Town of Redwater.

Three person households at or below 80 percent of the median renter income cannot afford rental or ownership housing.

Single person households at or below the median renter income cannot afford to own a house.

TOWN OF REDWATER

Household Income Distribution by Household Type, Redwater, 2006

Household Income	Families		Lone Parent Families		Individuals		Total	
	Number	%	Number	%	Number	%	Number	%
0 - $14,999	20	4%	10	12%	30	13%	55	6%
$15,000 to $24,999	0	0%	20	24%	90	40%	125	14%
$25,000 to $34,999	70	13%	15	18%	20	9%	110	13%
$35,000 to $44,999	15	3%	10	12%	15	7%	40	5%
$45,000 to $59,999	60	11%	10	12%	30	13%	105	12%
$60,000 to $79,999	135	25%	0	0%	25	11%	165	19%
$80,000+	235	44%	20	24%	15	7%	270	31%
Total	535	100%	85	100%	225	100%	870	100%

Source: 2006 Canada Census Custom Tabulation (CRO0103413)

Annual Non-Market and Market Housing Requirements by House Type, Redwater, 2009-2018

House Type	Annual Housing Requirements 2008-2013				Annual Housing Requirements 2013-2018			
	Non Market	Market Afford	Pure Market	Total	Non Market	Market Afford	Pure Market	Total
Single detached	0	0	28	28	0	0	61	61
Semi/Row	2	2	0	4	5	5	0	10
Apartment	4	4	0	8	9	9	0	18
Manufactured	4	4	0	8	7	7	0	14
Total Units	10	10	28	48	21	21	61	103

Source: 2006 Canada Census Custom Tabulation (CRO0103413)

CITY OF SPRUCE GROVE

Housing Profile

Population by Age Cohort	Spruce Grove (A) Population	Spruce Grove (A) Distribution	Capital Region (B) Population	Capital Region (B) Distribution	A/B
0-14	4,185	21.47%	187,295	18.1%	
15-24	2,850	14.62%	159,355	15.4%	
25-34	2,905	14.90%	150,320	14.5%	
35-44	3,000	15.39%	156,905	15.2%	
45-54	2,860	14.67%	161,725	15.6%	
55-64	2,095	10.75%	104,525	10.1%	
65-74	1,025	5.26%	61,750	6.0%	
75+	580	2.98%	53,075	5.1%	
TOTAL	**19,495**	**100.03%**	**1,034,945**	**100%**	
Number of Households	7,065		406,120		
Family	5,700		277,140		
Non-Family (singles, seniors, etc)	1,365		128,980		
Median Income	$76,758		$63,062		
Couple Family Median Income	$89,873		$84,352		
Lone Parent Median Income	$44,342		$44,351		
Household Owners	5,805		281,955		
Paying >30% of income	855 (15%)				
Average House Price (3 bedroom condo)	$290,000				
Household Renters	1,265		124,165		
Paying >30% of income	385 (30%)				
Average Market Rent (2 bedroom)	$862				
Subsidized Housing Units					
Senior's Self Contained	30				
Rent Supplement	23				
Private Non Profit	5				

CITY OF SPRUCE GROVE

Market Affordable Housing Gap – Renter Households (100 percent)

Household Size (Persons)	2008 Median Income	Affordable Housing (100% of Income)			Market Attainable Rental Housing GAP	
		Annual	Monthly (30%)	AMR (2008)	GAP	Ratio
1	36406	36406	910	560	350	18%
2	55017	55017	1375	560	815	12%
3	52050	52050	1301	862	439	20%
4	85854	85854	2146	968	1178	14%
5+	83639	83639	2091	968	1123	14%

Affordable Housing Gap – Renter Households (80 percent)

Household Size (Persons)	2008 Median Income	Affordable Housing (80% of Income)			Affordable Rental Housing GAP	
		Annual	Monthly (30%)	AMR (2008)	GAP	Ratio
1	36406	29125	728	560	168	23%
2	55017	44014	1100	560	540	15%
3	52050	41640	1041	862	179	25%
4	85854	68683	1717	968	749	17%
5+	83639	66911	1673	968	705	17%

Subsidized Housing Gap – Renter Households (65 percent)

Household Size (Persons)	2008 Median Income	Subsidized Housing (65% of Income)			Subsidized Rental Housing GAP	
		Annual	Monthly (30%)	AMR (2008)	GAP	Ratio
1	36406	23664	592	560	32	28%
2	55017	35761	894	560	334	19%
3	52050	33832	846	862	-16	31%
4	85854	55805	1395	968	427	21%
5+	83639	54366	1359	968	391	21%

CITY OF SPRUCE GROVE

Market Affordable Housing Gap – Owner Households (100 percent)

Household Size (Persons)	2008 Median Income	Attainable Market Housing (100% of Income)			Market Attainable Owner Housing GAP	
		Annual	Monthly (30%)	Monthly Costs	GAP	Ratio
1	36406	36406	910	1223	-313	40%
2	55017	55017	1375	1628	-253	36%
3	52050	52050	1301	1910	-609	44%
4	85854	85854	2146	2136	10	30%
5+	83639	83639	2091	2136	-45	31%

Housing Affordability Analysis- Overview

Market Affordable Rental Housing (100 percent or less of median income)

- All households pay less than 30 percent of their income for rent.

Affordable Rental Housing (80 percent or less of median income)

- Single parent households pay 32 percent of their income ($32,482) for rent, resulting in a gap of $50 a month.
- All other households pay less than 30 percent of their income on rent.

Social Housing (65 percent or less of median income)

- Single parent households pay 39 percent of their income ($26,392) on rent, resulting in a gap of $202.
- All other households pay less than 30 percent of their income.

Market Affordable Ownership Housing (100 percent or less of median income)

- All households pay more than 30 percent of their income for home ownership.
- Single parent households pay the highest at 56 percent of their income ($40,603) for home ownership, resulting in a gap of $717 per month.
- Three person households pay 44 percent of their income for home ownership, resulting in a gap of $609 per month.
- Single person households pay 40 percent of their income for homeownership, resulting in a gap of $313 per month.

Themes

- Single parent family households at or below 80 percent of the median renter income pay more than 30 percent of their income for rental housing.
- All other households at or below the median renter income pay less than 30 percent for rental housing.
- All households pay more than 30 percent of their income for home ownership.

CITY OF SPRUCE GROVE

Conclusions

Every household can afford rental housing in the City of Spruce Grove.

Single parent households at or below 80 percent of the median renter income cannot afford rental housing. They experience the largest income gaps when renting or acquiring housing in the City of Spruce Grove. Other households at or below the median renter income can afford rental housing in the City of Spruce Grove.

Household Income Distribution by Household Type, Spruce Grove, 2006

Household Income	Families		Lone Parent Families		Individuals		Total	
	Number	%	Number	%	Number	%	Number	%
0 - $14,999	55	1%	40	6%	85	6%	180	3%
$15,000 to $24,999	0	0%	55	8%	230	17%	335	5%
$25,000 to $34,999	235	5%	135	19%	275	20%	645	9%
$35,000 to $44,999	295	6%	135	19%	155	11%	580	8%
$45,000 to $59,999	625	13%	130	18%	220	16%	975	14%
$60,000 to $79,999	740	15%	90	13%	160	12%	990	14%
$80,000+	3000	61%	130	18%	240	18%	3365	48%
Total	4950	100%	715	100%	1365	100%	7070	100%

Source: 2006 Canada Census Custom Tabulation (CRO0103413)

Annual Non-Market and Market Housing Requirements by House Type, Spruce Grove, 2009-2018

House Type	Annual Housing Requirements 2008-2013				Annual Housing Requirements 2013-2018			
	Non Market	Market Afford	Pure Market	Total	Non Market	Market Afford	Pure Market	Total
Single detached	0	0	42	42	0	0	83	83
Semi/Row	13	13	22	48	22	22	38	82
Apartment	22	22	39	83	42	42	71	155
Manufactured	0	0	0	0	1	1	1	3
Total Units	35	35	103	173	65	65	193	323

Source: 2006 Canada Census Custom Tabulation (CRO0103413)

CITY OF ST. ALBERT

Housing Profile

	St. Albert (A)		Capital Region (B)		A/B
Population by Age Cohort	Population	Distribution	Population	Distribution	
0-14	11,445	19.83%	187,295	18.1%	
15-24	8,705	15.08%	159,355	15.4%	
25-34	6,175	10.70%	150,320	14.5%	
35-44	9,015	15.62%	156,905	15.2%	
45-54	10,080	17.46%	161,725	15.6%	
55-64	6,800	11.78%	104,525	10.1%	
65-74	3,245	5.62%	61,750	6.0%	
75+	2,250	3.90%	53,075	5.1%	
TOTAL	**57,720**	**100%**	**1,034,945**	**100%**	
Number of Households	20,560		406,120		5.06%
Family	16,715		277,140		6.03%
Non-Family (singles, seniors, etc)	3,845		128,980		3.0%
Median Income	$88,854		$63,062		141%
Couple Family Median Income	$105,477		$84,352		125%
Lone Parent Median Income	$60,865		$44,351		137%
Household Owners	18,120		281,955		6.4%
Paying >30% of income	2,315 (13%)				
Average House Price (3 bedroom condo)	$300,000				
Household Renters	2,435		124,165		2.0%
Paying >30% of income	960 (39%)				
Average Market Rent (2 bedroom)	$1,035				
Subsidized Housing Units	45				
Federal Coop (subsidized)	87				
Seniors Lodge	53				
Senior's Self Contained	2				
Community Housing	24				
Rent Supplement	210				

CITY OF ST. ALBERT

Market Affordable Housing Gap – Renter Households (100 percent)

Household Size (Persons)	2008 Median Income	Affordable Housing (100% of Income)			Market Attainable Rental Housing GAP	
		Annual	Monthly (30%)	AMR (2008)	GAP	Ratio
1	31965	31965	799	848	-49	32%
2	56924	56924	1423	848	575	18%
3	57510	57510	1438	1035	403	22%
4	80059	80059	2001	1182	819	18%
5+	98771	98771	2469	1182	1287	14%

Affordable Housing Gap – Renter Households (80 percent)

Household Size (Persons)	2008 Median Income	Affordable Housing (80% of Income)			Affordable Rental Housing GAP	
		Annual	Monthly (30%)	AMR (2008)	GAP	Ratio
1	31965	25572	639	848	-209	40%
2	56924	45539	1138	848	290	22%
3	57510	46008	1150	1035	115	27%
4	80059	64047	1601	1182	419	22%
5+	98771	79017	1975	1182	793	18%

Subsidized Housing Gap – Renter Households (65 percent)

Household Size (Persons)	2008 Median Income	Subsidized Housing (65% of Income)			Subsidized Rental Housing GAP	
		Annual	Monthly (30%)	AMR (2008)	GAP	Ratio
1	31965	20777	519	848	-329	49%
2	56924	37000	925	848	77	28%
3	57510	37381	935	1035	-100	33%
4	80059	52038	1301	1182	119	27%
5+	98771	64201	1605	1182	423	22%

CITY OF ST. ALBERT

Market Affordable Housing Gap – Owner Households (100 percent)

Household Size (Persons)	2008 Median Income	Attainable Market Housing (100% of Income)			Market Attainable Owner Housing GAP	
		Annual	Monthly (30%)	Monthly Costs	GAP	Ratio
1	31965	31965	799	1303	-504	49%
2	56924	56924	1423	1303	120	27%
3	57510	57510	1438	1732	-294	36%
4	80059	80059	2001	2038	-37	31%
5+	98771	98771	2469	2283	186	28%

Housing Affordability Analysis- Overview

Market Affordable Rental Housing (100 percent or less of median income)

- Single person households pay 32 percent of their income for rent, resulting in a gap of $49 a month.
- All other households pay less than 30 percent of their income for rent.

Affordable Rental Housing (80 percent or less of median income)

- Single person households pay 40 percent of their income for rent, resulting in a gap of $209.
- All other households pay less than 30 percent of their income on rent.

Social Housing (65 percent or less of median income)

- Single person households pay 49 percent of their income on rent, resulting in a gap of $329.
- Three person households and single parent families pay a bit more than 30 percent of their income for rent.
- All other households pay less than 30 percent of their income on rent.

Market Affordable Ownership Housing (100 percent or less of median income)

- Single person households pay the highest percent of their income (49 percent) for homeownership, resulting in a gap of $504.
- Three person households pay 36 percent of their income on home ownership, resulting in a gap of $294.
- All other households pay less or slightly more than 30 percent of their income on rent.

CITY OF ST. ALBERT

Themes

- Single person households cannot afford any of the rental and ownership housing.
- Three person households have some difficulty affording home ownership.

Conclusions

Single person households at or below the median renter income experience the largest income gap when renting or owning housing in St. Albert.

Three person households at or below 80 percent of the median renter income have difficulty pay more than 30 percent of their income for rent. Three person households at or below the median renter income have difficulty affording homeownership in St. Albert.

Household Income Distribution by Household Type, St. Albert, 2006

Household Income	Families		Lone Parent Families		Individuals		Total	
	Number	%	Number	%	Number	%	Number	%
0 - $14,999	165	1%	75	4%	255	7%	495	2%
$15,000 to $24,999	0	0%	115	7%	810	21%	1075	5%
$25,000 to $34,999	330	2%	140	8%	470	12%	940	5%
$35,000 to $44,999	670	5%	235	14%	505	13%	1405	7%
$45,000 to $59,999	1155	8%	265	16%	650	17%	2070	10%
$60,000 to $79,999	2115	14%	310	18%	580	15%	3010	15%
$80,000+	10435	70%	550	33%	580	15%	11565	56%
Total	14870	100%	1690	100%	3850	100%	20560	100%

Source: 2006 Canada Census Custom Tabulation (CRO0103413)

Annual Non-Market and Market Housing Requirements by House Type, St. Albert, 2009-2018

House Type	Annual Housing Requirements 2008-2013				Annual Housing Requirements 2013-2018			
	Non Market	Market Afford	Pure Market	Total	Non Market	Market Afford	Pure Market	Total
Single detached	0	0	133	133	0	0	362	362
Semi/Row	36	36	41	113	89	89	62	240
Apartment	33	33	37	103	69	69	47	185
Manufactured	0	0	1	1	0	0	1	1
Total Units	70	69	212	350	158	158	472	788

Source: 2006 Canada Census Custom Tabulation (CRO0103413)

TOWN OF STONY PLAIN

Housing Profile

Population by Age Cohort	Stony Plain (A) Population	Stony Plain (A) Distribution	Capital Region (B) Population	Capital Region (B) Distribution	A/B
0-14	2,575	20.83%	187,295	18.1%	
15-24	1,740	14.08%	159,355	15.4%	
25-34	1,545	12.50%	150,320	14.5%	
35-44	1,850	14.97%	156,905	15.2%	
45-54	1,745	14.12%	161,725	15.6%	
55-64	1,240	10.03%	104,525	10.1%	
65-74	840	6.80%	61,750	6.0%	
75+	830	6.72%	53,075	5.1%	
TOTAL	**12,360**	**100%**	**1,034,945**	**100%**	
Number of Households	4,610		406,120		
Family	3,485		277,140		
Non-Family (singles, seniors, etc)	1,130		128,980		
Median Income	$69,164		$63,062		
Couple Family Median Income	$85,536		$84,352		
Lone Parent Median Income	$39,454		$44,351		
Household Owners	3,630		281,955		
Paying >30% of income	545 (15%)				
Average House Price (3 bedroom condo)	$290,000				
Household Renters	985		124,165		
Paying >30% of income	370 (38%)				
Average Market Rent (2 bedroom)	$862				
Subsidized Housing Units					
Senior's Self Contained:	101				
Senior's Lodge	99				
Rent Supplement	1				

TOWN OF STONY PLAIN

Market Affordable Housing Gap – Renter Households (100 percent)

Household Size (Persons)	2008 Median Income	Affordable Housing (100% of Income)			Market Attainable Rental Housing GAP	
		Annual	Monthly (30%)	AMR (2008)	GAP	Ratio
1	29636	29636	741	560	181	23%
2	48068	48068	1202	560	642	14%
3	76514	76514	1913	862	1051	14%
4	68401	68401	1710	968	742	17%
5+	63752	63752	1594	968	626	18%

Affordable Housing Gap – Renter Households (80 percent)

Household Size (Persons)	2008 Median Income	Affordable Housing (80% of Income)			Affordable Rental Housing GAP	
		Annual	Monthly (30%)	AMR (2008)	GAP	Ratio
1	29636	23709	593	560	33	28%
2	48068	38454	961	560	401	17%
3	76514	61211	1530	862	668	17%
4	68401	54721	1368	968	400	21%
5+	63752	51001	1275	968	307	23%

Subsidized Housing Gap – Renter Households (65 percent)

Household Size (Persons)	2008 Median Income	Subsidized Housing (65% of Income)			Subsidized Rental Housing GAP	
		Annual	Monthly (30%)	AMR (2008)	GAP	Ratio
1	29636	19263	482	560	-78	35%
2	48068	31244	781	560	221	22%
3	76514	49734	1243	862	381	21%
4	68401	44460	1112	968	144	26%
5+	63752	41439	1036	968	68	28%

TOWN OF STONY PLAIN

Market Affordable Housing Gap – Owner Households (100 percent)

Household Size (Persons)	2008 Median Income	Attainable Market Housing (100% of Income)			Market Attainable Owner Housing GAP	
		Annual	Monthly 30%)	Monthly Costs	GAP	Ratio
1	29636	29636	741	1223	-482	50%
2	48068	48068	1202	1628	-426	41%
3	76514	76514	1913	1910	3	30%
4	68401	68401	1710	2136	-426	37%
5+	63752	63752	1594	2136	-542	40%

Housing Affordability Analysis- Overview

Market Affordable Rental Housing (100 percent or less of median income)

- Single parent households pay 31 percent of their income ($33,279) for rent, resulting in a gap of $30 per month.
- All other households pay less than 30 percent of their income for rent.

Affordable Rental Housing (80 percent or less of median income)

- Single parent households pay 39 percent of their income ($26,623) for rent, resulting in a gap of $196 a month.
- All other households pay less than 30 percent of their income on rent.

Social Housing (65 percent or less of median income)

- Single person households pay 35 percent of their income ($19,263) for rent, resulting in a gap of $78 per month.
- Single parent households pay 48 percent of their income ($21, 631) on rent, resulting in a gap of $321.
- All other households pay less than 30 percent of their income.

Market Affordable Ownership Housing (100 percent or less of median income)

- All households, except three person households, pay more than 30 percent of their income for home ownership.
- Single parent households pay the highest at 69 percent of their income ($33,279) for home ownership, resulting in a gap of $1,078 per month.
- Single person households pay 50 percent of their income for homeownership, resulting in a gap of $482 per month.

TOWN OF STONY PLAIN

Themes

- Single parent family households pay more than 30 percent of their income for all rental and home ownership housing.
- Single person households pay more than 30 percent of income for social and home ownership housing.
- All households, except three person households, pay more than 30 percent of their income for home ownership.

Conclusions

Single parent households at or below the median renter income cannot afford any of the rentals or home ownership in the Town of Stony Plain. They experience the largest income gaps when renting or acquiring housing.

Single person households at or below 65 percent of the median renter income cannot afford rental housing.

Of all households at or below the median renter income, only three person households can afford home ownership in the Town of Stony Plain.

TOWN OF STONY PLAIN

Household Income Distribution by Household Type, Stony Plain, 2006

Household Income	Families		Lone Parent Families		Individuals		Total	
	Number	%	Number	%	Number	%	Number	%
0 - $14,999	45	1%	55	13%	105	9%	205	4%
$15,000 to $24,999	0	0%	65	15%	300	27%	375	8%
$25,000 to $34,999	180	6%	80	19%	210	19%	470	10%
$35,000 to $44,999	185	6%	25	6%	120	11%	335	7%
$45,000 to $59,999	405	13%	55	13%	145	13%	605	13%
$60,000 to $79,999	605	20%	75	18%	90	8%	770	17%
$80,000+	1630	53%	65	15%	155	14%	1850	40%
Total	3050	100%	420	100%	1125	100%	4610	100%

Source: 2006 Canada Census Custom Tabulation (CRO01034.03)

Annual Non-Market and Market Housing Requirements by House Type, Stony Plain, 2009-2018

House Type	Annual Housing Requirements 2008-2013				Annual Housing Requirements 2013-2018			
	Non Market	Market Afford	Pure Market	Total	Non Market	Market Afford	Pure Market	Total
Single detached	0	0	12	12	0	0	102	102
Semi/Row	0	0	0	0	7	7	4	18
Apartment	12	12	25	49	37	37	28	102
Manufactured	0	0	0	0	0	0	0	0
Total Units	12	12	37	61	44	44	134	222

Source: 2006 Canada Census Custom Tabulation (CRO01034.03)

STRATHCONA COUNTY

Housing Profile

Population by Age Cohort	Strathcona County (A) Population	Strathcona County (A) Distribution	Capital Region (B) Population	Capital Region (B) Distribution	A/B
0-14	17,150	20.79%	187,295	18.1%	
15-24	11,565	14.02%	159,355	15.4%	
25-34	9,100	11.03%	150,320	14.5%	
35-44	13,520	16.39%	156,905	15.2%	
45-54	13,965	16.93%	161,725	15.6%	
55-64	10,060	12.19%	104,525	10.1%	
65-74	4,490	5.44%	61,750	6.0%	
75+	2,645	3.21%	53,075	5.1%	
TOTAL	**82,510**	**100%**	**1,034,945**	**100%**	
Number of Households	28,645		406,120		7.05%
Family	24,060		277,140		8.7%
Non-Family (singles, seniors, etc)	4,590		128,980		3.6%
Median Income	$90,746		$63,062		144%
Couple Family Median Income	$101,942		$84,352		121%
Lone Parent Median Income	$55,459		$44,351		125%
Household Owners	26,415		281,955		9.4%
Paying >30% of income	3,115 (12%)				
Average House Price (3 bedroom condo)	$300,000				
Household Renters	2,230		124,165		1.8%
Paying >30% of income	775 (35%)				
Average Market Rent (2 bedroom)	$1,088				
Subsidized Housing Units					
Senior Self Contained	101				
Senior's Lodge	179				
Rent Supplement	64				
Private Non Profit	4				

STRATHCONA COUNTY

Market Affordable Housing Gap – Renter Households (100 percent)

Household Size (Persons)	2008 Median Income	Affordable Housing (100% of Income)			Market Attainable Rental Housing GAP	
		Annual	Monthly (30%)	AMR (2008)	GAP	Ratio
1	31045	31045	776	730	46	28%
2	57907	57907	1448	873	575	18%
3	66086	66086	1652	1088	564	20%
4	69881	69881	1747	1171	576	20%
5+	62495	62495	1562	1171	391	22%

Affordable Housing Gap – Renter Households (80 percent)

Household Size (Persons)	2008 Median Income	Affordable Housing (80% of Income)			Affordable Rental Housing GAP	
		Annual	Monthly (30%)	AMR (2008)	GAP	Ratio
1	31045	24836	621	730	-109	35%
2	57907	46325	1158	873	285	23%
3	66086	52869	1322	1088	234	25%
4	69881	55905	1398	1171	227	25%
5+	62495	49996	1250	1171	79	28%

Subsidized Housing Gap – Renter Households (65 percent)

Household Size (Persons)	2008 Median Income	Subsidized Housing (65% of Income)			Subsidized Rental Housing GAP	
		Annual	Monthly (30%)	AMR (2008)	GAP	Ratio
1	31045	20179	504	730	-226	43%
2	57907	37639	941	873	68	28%
3	66086	42956	1074	1088	-14	30%
4	69881	45423	1136	1171	-35	31%
5+	62495	40622	1016	1171	-155	35%

STRATHCONA COUNTY

Market Affordable Housing Gap – Owner Households (100 percent)

Household Size (Persons)	2008 Median Income	Attainable Market Housing (100% of Income)			Market Attainable Owner Housing GAP	
		Annual	Monthly (30%)	Monthly Costs	GAP	Ratio
1	31045	31045	776	1303	-527	50%
2	57907	57907	1448	1303	145	27%
3	66086	66086	1652	1732	-80	31%
4	69881	69881	1747	2038	-291	35%
5+	62495	62495	1562	2283	-721	44%

Housing Affordability Analysis- Overview

Market Affordable Rental Housing (100 percent or less of median income)

- All households pay less than 30 percent of their income for rent.

Affordable Rental Housing (80 percent or less of median income)

- Single person households pay 35 percent of their income for rent, resulting in a gap of $109 a month.
- All other households pay less than 30 percent of their income on rent.

Social Housing (65 percent or less of median income)

- Single person households pay 43 percent of their income on rent, resulting in a gap of $226.
- Single parent households pay 32 percent of their income ($40,549) on rent, resulting in a gap of $74.
- Four and five plus person households pay a bit more than 30 percent of their income for rent. All other households pay less than 30 percent of their income on rent.

Market Affordable Ownership Housing (100 percent or less of median income)

- All households pay between 27 percent and 44 percent of their income for homeownership
- The income gap is between $125 and $356 per month.
- Single person households pay the highest percent of their income (44 percent) for homeownership at 50 percent, resulting in a gap of $527.
- Single parent households pay 33 percent of their income for homeownership.
- Four and five person households pay 35 percent and 44 percent of their income for home ownership respectively.

STRATHCONA COUNTY

Themes

- Single person households cannot afford most rental housing and homeownership.
- Single parent family households cannot afford most rental housing and homeownership.
- Most other households can afford rental housing.

Conclusions

Single person households at or below 80 percent of the median renter income experience the largest income gap when renting or acquiring housing in Strathcona County.

Homeownership is a challenge for all households at or below the median renter income.

Household Income Distribution by Household Type, Strathcona County, 2006

Household Income	Families		Lone Parent Families		Individuals		Total	
	Number	%	Number	%	Number	%	Number	%
0 - $14,999	245	1%	55	3%	315	7%	610	2%
$15,000 to $24,999	0	0%	180	9%	810	18%	1195	4%
$25,000 to $34,999	655	3%	235	11%	555	12%	1445	5%
$35,000 to $44,999	940	4%	275	13%	655	14%	1870	7%
$45,000 to $59,999	1660	8%	440	21%	630	14%	2730	10%
$60,000 to $79,999	3030	14%	380	18%	705	15%	4115	14%
$80,000+	15230	70%	530	25%	920	20%	16680	58%
Total	21760	100%	2095	100%	4590	100%	28645	100%

Source: 2006 Canada Census Custom Tabulation (CRO0103413)

Annual Non-Market and Market Housing Requirements by House Type, Strathcona County, 2009-2018

House Type	Annual Housing Requirements 2008-2013				Annual Housing Requirements 2013-2018			
	Non Market	Market Afford	Pure Market	Total	Non Market	Market Afford	Pure Market	Total
Single detached	0	0	26	26	0	0	315	315
Semi/Row	47	47	126	220	135	135	203	473
Apartment	26	26	69	121	63	63	95	221
Manufactured	4	4	12	20	12	12	17	41
Total Units	77	77	233	387	210	210	630	1,050

Source: 2006 Canada Census Custom Tabulation (CRO0103413)

STURGEON COUNTY

Housing Profile

Population by Age Cohort	Sturgeon County (A) Population	Sturgeon County (A) Distribution	Capital Region (B) Population	Capital Region (B) Distribution	A/B
0-14	3,940	21.16%	187,295	18.1%	
15-24	2,790	14.98%	159,355	15.4%	
25-34	2,100	11.28%	150,320	14.5%	
35-44	2,920	15.68%	156,905	15.2%	
45-54	3,235	17.37%	161,725	15.6%	
55-64	2,060	11.06%	104,525	10.1%	
65-74	1,120	6.02%	61,750	6.0%	
75+	470	2.52%	53,075	5.1%	
TOTAL	**18,620**	**100%**	**1,034,945**	**100%**	
Number of Households	6,035		405,270		
Family	5,230		284,395		
Non-Family (singles, seniors, etc)	805		120,875		
Median Income	$81,095				
Couple Family Median Income	$87,816				
Lone Parent Median Income	$56,986				
Household Owners	5,155		280,640		
Paying >30% of income	650 (13%)				
Average House Price (3 bedroom condo)	$279,000				
Household Renters	880		123,950		
Paying >30% of income	100(11%)				
Average Market Rent (2 bedroom)	$862				
Subsidized Housing Units					

STURGEON COUNTY

Market Affordable Housing Gap – Renter Households (100 percent)

Household Size (Persons)	2008 Median Income	Affordable Housing (100% of Income)			Market Attainable Rental Housing GAP	
		Annual	Monthly (30%)	AMR (2008)	GAP	Ratio
1	22513	22513	563	560	3	30%
2	79378	79378	1984	560	1424	8%
3	76377	76377	1909	862	1047	14%
4	90347	90347	2259	968	1291	13%
5+	66481	66481	1662	968	694	17%

Affordable Housing Gap – Renter Households (80 percent)

Household Size (Persons)	2008 Median Income	Affordable Housing (80% of Income)			Affordable Rental Housing GAP	
		Annual	Monthly (30%)	AMR (2008)	GAP	Ratio
1	22513	18010	450	560	-110	37%
2	79378	63503	1588	560	1028	11%
3	76377	61102	1528	862	666	17%
4	90347	72277	1807	968	839	16%
5+	66481	53184	1330	968	362	22%

Subsidized Housing Gap – Renter Households (65 percent)

Household Size (Persons)	2008 Median Income	Subsidized Housing (65% of Income)			Subsidized Rental Housing GAP	
		Annual	Monthly (30%)	AMR (2008)	GAP	Ratio
1	22513	14633	366	560	-194	46%
2	79378	51596	1290	560	730	13%
3	76377	49645	1241	862	379	21%
4	90347	58725	1468	968	500	20%
5+	66481	43212	1080	968	112	27%

STURGEON COUNTY

Market Affordable Housing Gap – Owner Households (100 percent)

Household Size (Persons)	2008 Median Income	Attainable Market Housing (100% of Income)			Market Attainable Owner Housing GAP	
		Annual	Monthly (30%)	Monthly Costs	GAP	Ratio
1	22513	22513	563	1223	-660	65%
2	79378	79378	1984	1628	356	25%
3	76377	76377	1909	1910	-1	30%
4	90347	90347	2259	2136	123	28%
5+	66481	66481	1662	2136	-474	39%

Housing Affordability Analysis- Overview

Market Affordable Rental Housing (100 percent or less of median income)

- Single person households pay 30 percent of their income ($22,513) for rent, resulting in a gap of $3 per month.
- All other households pay less than 30 percent of their income for rent.

Affordable Rental Housing (80 percent or less of median income)

- Single person households pay 37 percent of their income ($18,010) for rent, resulting in a gap of $110 a month.
- All other households pay less than 30 percent of their income on rent.

Social Housing (65 percent or less of median income)

- Single person households pay 46 percent of their income ($14,633) for rent, resulting in a gap of $194 per month.
- All other households pay less than 30 percent of their income.

Market Affordable Ownership Housing (100 percent or less of median income)

- Single person households pay 65 percent of their income for homeownership, resulting in a gap of $660 per month.
- Single parent households pay 36 percent of their income ($64,111) for home ownership, resulting in a gap of $307 per month.
- Five plus person households pay 39 percent of their income with a resulting gap of $474 a month. Other households pay less than 30 percent of their income for home ownership.

STURGEON COUNTY

Themes

- Single person households pay more than 30 percent or more of their income for rental housing.
- One and five person households and single parent families pay more than 30 percent of their income for home ownership.

Conclusions

Single person households at or below the median renter income cannot afford any of the rentals or home ownership in Sturgeon County. They experience the largest income gaps when renting or acquiring housing.

Some other households at or below the median renter income experience affordability problems with home ownership.

Household Income Distribution by Household Type, Sturgeon County, 2006

Household Income	Families		Lone Parent Families		Individuals		Total	
	Number	%	Number	%	Number	%	Number	%
0 - $14,999	55	1%	10	4%	110	14%	175	3%
$15,000 to $24,999	0	0%	15	6%	135	17%	250	4%
$25,000 to $34,999	305	6%	45	17%	145	18%	500	8%
$35,000 to $44,999	300	6%	15	6%	80	10%	400	7%
$45,000 to $59,999	540	11%	70	26%	125	16%	730	12%
$60,000 to $79,999	785	16%	55	20%	90	11%	930	15%
$80,000+	2870	59%	60	22%	115	14%	3050	51%
Total	4855	100%	270	100%	800	100%	6035	100%

Source: 2006 Canada Census Custom Tabulation (CRO0103413)

Annual Non-Market and Market Housing Requirements by House Type, Sturgeon County, 2009-2018

House Type	Annual Housing Requirements 2008-2013				Annual Housing Requirements 2013-2018			
	Non Market	Market Afford	Pure Market	Total	Non Market	Market Afford	Pure Market	Total
Single detached	0	0	40	40	0	0	104	104
Semi/Row	14	14	0	28	35	35	0	70
Apartment	0	0	0	0	0	0	0	0
Manufactured	0	0	0	0	0	0	0	0
Total Units	14	14	40	68	35	35	104	174

Source: 2006 Canada Census Custom Tabulation (CRO0103413)

VILLAGE OF THORSBY

Housing Profile

Population by Age Cohort	Thorsby (A) Population	Thorsby (A) Distribution	Capital Region (B) Population	Capital Region (B) Distribution	A/B
0-14	205	21.69%	187,295	18.1%	
15-24	110	11.64%	159,355	15.4%	
25-34	150	15.87%	150,320	14.5%	
35-44	125	13.23%	156,905	15.2%	
45-54	125	13.23%	161,725	15.6%	
55-64	90	9.52%	104,525	10.1%	
65-74	75	7.94%	61,750	6.0%	
75+	60	6.35%	53,075	5.1%	
TOTAL	**945**	**100%**	**1,034,945**	**100%**	
Number of Households	390		405,270		
Family	240		284,395		
Non-Family (singles, seniors, etc)	150		120,875		
Median Income	$42,390				
Couple Family Median Income	$65,284				
Lone Parent Median Income	N/A				
Household Owners	185		280,640		
Average House Price (3 bedroom condo)	$279,000				
Household Renters	105		123,950		
Average Market Rent (2 bedroom)	$862				
Subsidized Housing Units					
Seniors Self Contained	16				

VILLAGE OF THORSBY

Market Affordable Housing Gap – Renter Households (100 percent)

Household Size (Persons)	2008 Median Income	Affordable Housing (100% of Income)			Market Attainable Rental Housing GAP	
		Annual	Monthly (30%)	AMR (2008)	GAP	Ratio
1	22118	22118	553	560	-7	30%
2	0	0	0	0	0	0
3	0	0	0	0	0	0
4	0	0	0	0	0	0
5+	0	0	0	0	0	0

Affordable Housing Gap – Renter Households (80 percent)

Household Size (Persons)	2008 Median Income	Affordable Housing (80% of Income)			Affordable Rental Housing GAP	
		Annual	Monthly (30%)	AMR (2008)	GAP	Ratio
1	22118	17695	442	560	-118	38%
2	0	0	0	0	0	0
3	0	0	0	0	0	0
4	0	0	0	0	0	0
5+	0	0	0	0	0	0

Subsidized Housing Gap – Renter Households (65 percent)

Household Size (Persons)	2008 Median Income	Subsidized Housing (65% of Income)			Subsidized Rental Housing GAP	
		Annual	Monthly (30%)	AMR (2008)	GAP	Ratio
1	22118	14377	359	560	-201	47%
2	0	0	0	0	0	0
3	0	0	0	0	0	0
4	0	0	0	0	0	0
5+	0	0	0	0	0	0

VILLAGE OF THORSBY

Market Affordable Housing Gap – Owner Households (100 percent)

Household Size (Persons)	2008 Median Income	Attainable Market Housing (100% of Income)			Market Attainable Owner Housing GAP	
		Annual	Monthly (30%)	Monthly Costs	GAP	Ratio
1	22118	22118	553	1223	-670	66%
2	0	0	0	0	0	0
3	0	0	0	0	0	0
4	0	0	0	0	0	0
5+	0	0	0	0	0	0

Housing Affordability Analysis- Overview

Market Affordable Rental Housing (100 percent or less of median income)

- Single person households pay 30 percent of their income ($22,118) for rent, resulting in a gap of $7 per month.
- Single parent households pay less than 30 percent of their income for rent. No data available for other households.

Affordable Rental Housing (80 percent or less of median income)

- Single person households pay 38 percent of their income ($17,695) for rent, resulting in a gap of $118 per month.
- Single parent households pay less than 30 percent of their income for rent. No data available for other households.

Social Housing (65 percent or less of median income)

- Single person households pay 47 percent of their income ($14,377) for rent, resulting in a gap of $201 per month.
- Single parent households pay less than 30 percent of their income for rent. No data available for other households.

Market Affordable Ownership Housing (100 percent or less of median income)

- Single person households pay 66 percent of their income ($22,118) for homeownership, resulting in a gap of $670.
- Single parent households pay 36 percent of their income ($64,117) for home ownership, resulting in a gap of $307 per month.
- No data is available for other households.

VILLAGE OF THORSBY

Themes

- Single person households pay more than 30 percent of income for all rental and home ownership housing.
- Single parent households pay less than 30 percent for any of the rental housing, but more than 30 percent of their income for home ownership.

Conclusions

Single person households at or below the median renter income cannot afford any of the rentals or home ownership in the Town of Thorsby.

Single parent households at or below the median renter income can afford to rent but not own a house in Thorsby.

Household Income Distribution by Household Type, Thorsby, 2006

Household Income	Families		Lone Parent Families		Individuals		Total	
	Number	%	Number	%	Number	%	Number	%
0 - $14,999	10	4%	0	0%	10	7%	20	5%
$15,000 to $24,999	0	0%	0	0%	70	48%	80	21%
$25,000 to $34,999	30	13%	10	100%	30	21%	70	18%
$35,000 to $44,999	25	11%	0	0%	10	7%	35	9%
$45,000 to $59,999	20	9%	0	0%	15	10%	30	8%
$60,000 to $79,999	60	27%	0	0%	0	0%	65	17%
$80,000+	80	36%	0	0%	10	7%	85	22%
Total	225	100%	10	100%	145	100%	385	100%

Source: 2006 Canada Census Custom Tabulation (CRO0103413)

Annual Non-Market and Market Housing Requirements by House Type, Thorsby, 2009-2018

House Type	Annual Housing Requirements 2008-2013				Annual Housing Requirements 2013-2018			
	Non Market	Market Afford	Pure Market	Total	Non Market	Market Afford	Pure Market	Total
Single detached	0	0	2	2	0	0	11	11
Semi/Row	1	1	0	2	1	1	0	2
Apartment	0	0	1	1	3	3	0	6
Manufactured	0	0	0	0	0	0	1	1
Total Units	1	1	3	5	4	4	12	20

Source: 2006 Canada Census Custom Tabulation (CRO0103413)

TOWN OF LAMONT

Housing Profile

Population by Age Cohort	Lamont (A) Population	Lamont (A) Distribution	Capital Region (B) Population	Capital Region (B) Distribution	A/B
0-14	265	15.96%	187,295	18.1%	
15-24	180	10.84%	159,355	15.4%	
25-34	150	9.04%	150,320	14.5%	
35-44	205	12.35%	156,905	15.2%	
45-54	240	14.46%	161,725	15.6%	
55-64	230	13.86%	104,525	10.1%	
65-74	160	9.64%	61,750	6.0%	
75+	245	14.76%	53,075	5.1%	
TOTAL	**1,660**	**100%**	**1,034,945**	**100%**	
Number of Households	600		405,270		
Family	435		284,395		
Non-Family (singles, seniors, etc)	165		120,875		
Median Income	$60,421				
Couple Family Median Income	$75,772				
Lone Parent Median Income	$41,311				
Household Owners	480		280,640		
Average House Price (3 bedroom condo)	$279,000				
Household Renters	115		123,950		
Average Market Rent (2 bedroom)	$862				
Subsidized Housing Units					
Seniors Self Contained	20				
Senior's Lodge	36				
Rent Supplement	3				
Rural and Native	1				

TOWN OF LAMONT

Market Affordable Housing Gap – Renter Households (100 percent)

Household Size (Persons)	2008 Median Income	Affordable Housing (100% of Income)			Market Attainable Rental Housing GAP	
		Annual	Monthly (30%)	AMR (2008)	GAP	Ratio
1	23217	23217	580	560	20	29%
2	57695	57695	1442	560	882	12%
3	0	0	0	0	0	0
4	0	0	0	0	0	0
5+	0	0	0	0	0	0

Affordable Housing Gap – Renter Households (80 percent)

Household Size (Persons)	2008 Median Income	Affordable Housing (80% of Income)			Affordable Rental Housing GAP	
		Annual	Monthly (30%)	AMR (2008)	GAP	Ratio
1	23217	18574	464	560	-96	36%
2	57695	46156	1154	560	594	15%
3	0	0	0	0	0	0
4	0	0	0	0	0	0
5+	0	0	0	0	0	0

Subsidized Housing Gap – Renter Households (65 percent)

Household Size (Persons)	2008 Median Income	Subsidized Housing (65% of Income)			Subsidized Rental Housing GAP	
		Annual	Monthly (30%)	AMR (2008)	GAP	Ratio
1	23217	15091	377	560	-183	45%
2	57695	37502	938	560	378	18%
3	0	0	0	0	0	0
4	0	0	0	0	0	0
5+	0	0	0	0	0	0

TOWN OF LAMONT

Market Affordable Housing Gap – Owner Households (100 percent)

Household Size (Persons)	2008 Median Income	Attainable Market Housing (100% of Income)			Market Attainable Owner Housing GAP	
		Annual	Monthly (30%)	Monthly Costs	GAP	Ratio
1	23217	23217	580	1223	-643	63%
2	57695	57695	1442	1828	-386	38%
3	0	0	0	0	0	0
4	0	0	0	0	0	0
5+	0	0	0	0	0	0

Housing Affordability Analysis- Overview

Market Affordable Rental Housing (100 percent or less of median income)

- Single and two person households pay less than 30 percent of their income for rent.
- No data available for other households.

Affordable Rental Housing (80 percent or less of median income)

- Single person households pay 36 percent of their income ($18,574) for rent, resulting in a gap of $96 per month.
- Two person households pay less than 30 percent of their income for rent. No data available for other households.

Social Housing (65 percent or less of median income)

- Single person households pay 45 percent of their income ($15,091) for rent, resulting in a gap of $183 per month.
- Two person households pay less than 30 percent of their income for rent. No data available for other households.

Market Affordable Ownership Housing (100 percent or less of median income)

- Single person households pay 63 percent of their income ($23,217) for homeownership, resulting in a gap of $643.
- Two person households pay 38 percent of their income ($57,695) for homeownership, resulting in a gap of $388.
- No data is available for other households.

TOWN OF LAMONT

Themes

- Single person households pay more than 30 percent of income for rental and home ownership housing.
- Two person households pay more than 30 percent of their income for home ownership.

Conclusions

Single person households below the median renter income cannot afford rental housing in the Town of Lamont.

Two person households cannot afford home ownership in the Town of Lamont.

Household Income Distribution by Household Type, Lamont, 2006

Household Income	Families		Lone Parent Families		Individuals		Total	
	Number	%	Number	%	Number	%	Number	%
0 - $14,999	0	0%	0	0%	10	6%	0	0%
$15,000 to $24,999	0	0%	10	22%	70	42%	80	13%
$25,000 to $34,999	45	11%	0	0%	15	9%	55	9%
$35,000 to $44,999	40	10%	15	33%	30	18%	85	14%
$45,000 to $59,999	55	14%	0	0%	20	12%	75	13%
$60,000 to $79,999	85	22%	10	22%	10	6%	105	18%
$80,000+	170	43%	10	22%	10	6%	195	33%
Total	395	100%	45	100%	165	100%	595	100%

Source: 2006 Canada Census Custom Tabulation (CRO0103413)

Annual Non-Market and Market Housing Requirements by House Type, Lamont, 2009-2018

House Type	Annual Housing Requirements 2008-2013				Annual Housing Requirements 2013-2018			
	Non Market	Market Afford	Pure Market	Total	Non Market	Market Afford	Pure Market	Total
Single detached	0	0	1	1	0	0	13	13
Semi/Row	0	0	0	0	0	0	0	0
Apartment	0	0	0	0	0	0	0	0
Manufactured	0	0	0	0	5	5	0	10
Total Units	0	0	1	1	5	5	13	23

Source: 2006 Canada Census Custom Tabulation (CRO0103413)

VILLAGE OF WABAMUN

Housing Profile

Population by Age Cohort	Wabamun (A) Population	Wabamun (A) Distribution	Capital Region (B) Population	Capital Region (B) Distribution	A/B
0-14	110	18.18%	187,295	18.1%	
15-24	70	11.57%	159,355	15.4%	
25-34	75	12.40%	150,320	14.5%	
35-44	70	11.57%	156,905	15.2%	
45-54	100	16.53%	161,725	15.6%	
55-64	70	11.57%	104,525	10.1%	
65-74	75	12.40%	61,750	6.0%	
75+	35	5.79%	53,075	5.1%	
TOTAL	**605**	**100.00%**	**1,034,945**	**100%**	
Number of Households	245		405,270		
Family	160		284,395		
Non-Family (singles, seniors, etc)	85		120,875		
Median Income	$43,051		$43,851		
Couple Family Median Income	$52,666		$84,347		
Lone Parent Median Income	N/A		$46,412		
Household Owners	170		280,640		
Average House Price (3 bedroom condo)	$279,000				
Household Renters	75		123,950		
Average Market Rent (2 bedroom)	$862				
Subsidized Housing Units					
Seniors Self Contained:	4				

VILLAGE OF WABAMUN

Market Affordable Housing Gap – Renter Households (100 percent)

Household Size (Persons)	2008 Median Income	Affordable Housing (100% of Income)			Market Attainable Rental Housing GAP	
		Annual	Monthly (30%)	AMR (2008)	GAP	Ratio
1	19072	19072	477	560	-83	35%
2	39465	39465	987	560	427	17%
3	0	0	0	0	0	0
4	0	0	0	0	0	0
5+	0	0	0	0	0	0

Affordable Housing Gap – Renter Households (80 percent)

Household Size (Persons)	2008 Median Income	Affordable Housing (80% of Income)			Affordable Rental Housing GAP	
		Annual	Monthly (30%)	AMR (2008)	GAP	Ratio
1	19072	15258	381	560	-179	44%
2	39465	31572	789	560	229	21%
3	0	0	0	0	0	0
4	0	0	0	0	0	0
5+	0	0	0	0	0	0

Subsidized Housing Gap – Renter Households (65 percent)

Household Size (Persons)	2008 Median Income	Subsidized Housing (65% of Income)			Subsidized Rental Housing GAP	
		Annual	Monthly (30%)	AMR (2008)	GAP	Ratio
1	19072	12397	310	560	-250	54%
2	39465	25652	641	560	81	26%
3	0	0	0	0	0	0
4	0	0	0	0	0	0
5+	0	0	0	0	0	0

VILLAGE OF WABAMUN

Market Affordable Housing Gap – Owner Households (100 percent)

Household Size (Persons)	2008 Median Income	Attainable Market Housing (100% of Income)			Market Attainable Owner Housing GAP	
		Annual	Monthly (30%)	Monthly Costs	GAP	Ratio
1	19072	19072	477	1223	-746	77%
2	39465	39465	987	1628	-641	50%
3	0	0	0	0	0	0
4	0	0	0	0	0	0
5+	0	0	0	0	0	0

Housing Affordability Analysis- Overview

Market Affordable Rental Housing (100 percent or less of median income)

- Single person households pay 35 percent of their income ($19,072) for rent, resulting in a gap of $83 per month.
- Two person households pay less than 30 percent of their income for rent. No data available for other households.

Affordable Rental Housing (80 percent or less of median income)

- Single person households pay 44 percent of their income ($15,258) for rent, resulting in a gap of $179 per month.
- Two person households pay less than 30 percent of their income for rent. No data available for other households.

Social Housing (65 percent or less of median income)

- Single person households pay 54 percent of their income ($12,397) for rent, resulting in a gap of $250 per month.
- Two person households pay less than 30 percent of their income for rent. No data available for other households.

Market Affordable Ownership Housing (100 percent or less of median income)

- Single person households pay 77 percent of their income ($19,072) for homeownership, resulting in a gap of $746 per month.
- Two person households pay 50 percent of their income ($39,465) for home ownership, resulting in a gap of $651 per month.
- No data is available for other households.

VILLAGE OF WABAMUN

Themes

- Single person households pay more than 30 percent of their income for all rental and home ownership housing.
- Two person households pay less than 30 percent for any of the rental housing, but more than 30 percent of their income for home ownership.

Conclusions

Single person households at or below the median renter income cannot afford any of the rental or home ownership in the Town of Wabamun.

Two person households at or below the median renter income can afford to rent but not own a house in Wabamun.

Household Income Distribution by Household Type, Wabamun, 2006

Household Income	Families		Lone Parent Families		Individuals		Total	
	Number	%	Number	%	Number	%	Number	%
0 - $14,999	10	6%	0	0%	10	13%	20	8%
$15,000 to $24,999	0	0%	0	0%	15	19%	15	6%
$25,000 to $34,999	25	16%	0	0%	20	25%	50	20%
$35,000 to $44,999	30	19%	0	0%	25	31%	55	22%
$45,000 to $59,999	20	13%	0	0%	0	0%	25	10%
$60,000 to $79,999	25	16%	0	0%	0	0%	35	14%
$80,000+	45	29%	0	0%	10	13%	50	20%
Total	155	100%	0	0%	80	100%	250	100%

Source: 2006 Canada Census Custom Tabulation (CRO0103413)

Annual Non-Market and Market Housing Requirements by House Type, Wabamun, 2009-2018

House Type	Annual Housing Requirements 2008-2013				Annual Housing Requirements 2013-2018			
	Non Market	Market Afford	Pure Market	Total	Non Market	Market Afford	Pure Market	Total
Single detached	0	0	2	2	0	0	4	4
Semi/Row	1	1	0	2	1	1	0	2
Apartment	0	0	0	0	0	0	0	0
Manufactured	0	0	0	0	0	0	0	0
Total Units	1	1	2	4	1	1	4	6

Source: 2006 Canada Census Custom Tabulation (CRO0103413)

VILLAGE OF WARBURG

Housing Profile

Population by Age Cohort	Warburg (A) Population	Warburg (A) Distribution	Capital Region (B) Population	Capital Region (B) Distribution	A/B
0-14	110	19%	187,295	18.1%	
15-24	60	11%	159,355	15.4%	
25-44	155	24%	150,320	14.5%	
45-54	75	11%	161,725	15.6%	
55-64	95	9%	104,525	10.1%	
65-74	55	12%	61,750	6.0%	
75+	80	14%	53,075	5.1%	
TOTAL	**620**	**100%**	**1,034,945**	**100%**	
Number of Households	230		405,270		
Family	170		284,395		
Non-Family (singles, seniors, etc)	60		120,875		
Median Income	$43,051		$43,851		
Couple Family Median Income	$61,438		$84,347		
Lone Parent Median Income	N/A		$46,412		
Household Owners	190		280,640		
Average House Price (3 bedroom condo)	$279,000				
Household Renters	40		123,950		
Average Market Rent (2 bedroom)	$862				
Subsidized Housing Units					
Senior's Lodge	60				

VILLAGE OF WARBURG

Market Affordable Housing Gap – Renter Households (100 percent)

Household Size (Persons)	2008 Median Income	Affordable Housing (100% of Income)			Market Attainable Rental Housing GAP	
		Annual	Monthly (30%)	AMR (2008)	GAP	Ratio
1	0	0	0	0	0	0
2	48551	48551	1214	560	654	14%
3	0	0	0	0	0	0
4	0	0	0	0	0	0
5+	0	0	0	0	0	0

Affordable Housing Gap – Renter Households (80 percent)

Household Size (Persons)	2008 Median Income	Affordable Housing (80% of Income)			Affordable Rental Housing GAP	
		Annual	Monthly (30%)	AMR (2008)	GAP	Ratio
1	0	0	0	0	0	0
2	48551	38841	971	560	411	17%
3	0	0	0	0	0	0
4	0	0	0	0	0	0
5+	0	0	0	0	0	0

Subsidized Housing Gap – Renter Households (65 percent)

Household Size (Persons)	2008 Median Income	Subsidized Housing (65% of Income)			Subsidized Rental Housing GAP	
		Annual	Monthly (30%)	AMR (2008)	GAP	Ratio
1	0	0	0	0	0	0
2	48551	31558	789	560	229	21%
3	0	0	0	0	0	0
4	0	0	0	0	0	0
5+	0	0	0	0	0	0

VILLAGE OF WARBURG

Market Affordable Housing Gap – Owner Households (100 percent)

Household Size (Persons)	2008 Median Income	Attainable Market Housing (100% of Income)			Market Attainable Owner Housing GAP	
		Annual	Monthly (30%)	Monthly Costs	GAP	Ratio
1	0	0	0	0	0	0
2	48551	48551	1214	1628	-414	40%
3	0	0	0	0	0	0
4	0	0	0	0	0	0
5+	0	0	0	0	0	0

Housing Affordability Analysis- Overview

Market Affordable Rental Housing (100 percent or less of median income)

- Two person households pay less than 30 percent of their income for rent. No data available for other households.

Affordable Rental Housing (80 percent or less of median income)

- Two person households pay less than 30 percent of their income for rent. No data available for other households.

Social Housing (65 percent or less of median income)

- Two person households pay less than 30 percent of their income for rent. No data available for other households.
- Market Affordable Ownership Housing (100 percent or less of median income)
- Two person households pay 40 percent of their income ($48,551) for home ownership, resulting in a gap of $414 per month.
- No data is available for other households.

Themes

- Two person households pay less than 30 percent for any of the rental housing, but more than 30 percent of their income for home ownership.

Conclusions

Two person households at or below the median renter income can afford to rent but not own a house in Warburg.

VILLAGE OF WARBURG

Household Income Distribution by Household Type, Warburg, 2006

Household Income	Families		Lone Parent Families		Individuals		Total	
	Number	%	Number	%	Number	%	Number	%
0 - $14,999	0	0%	0	0%	30	40%	35	15%
$15,000 to $24,999	0	0%	0	0%	20	27%	25	11%
$25,000 to $34,999	25	20%	10	0%	15	20%	50	22%
$35,000 to $44,999	15	12%	0	0%	0	0%	20	9%
$45,000 to $59,999	15	12%	0	0%	10	13%	25	11%
$60,000 to $79,999	40	32%	0	0%	0	0%	45	20%
$80,000+	30	24%	0	0%	0	0%	30	13%
Total	125	100%	10	100%	75	100%	230	100%

Source: 2006 Canada Census Custom Tabulation (CRO0103413)

Annual Non-Market and Market Housing Requirements by House Type, Warburg, 2009-2018

House Type	Annual Housing Requirements 2008-2013				Annual Housing Requirements 2013-2018			
	Non Market	Market Afford	Pure Market	Total	Non Market	Market Afford	Pure Market	Total
Single detached	0	0	0	0	0	0	7	7
Semi/Row	0	0	0	0	2	2	0	4
Apartment	0	0	0	0	0	0	0	0
Manufactured	0	0	0	0	0	0	0	0
Total Units	0	0	0	0	2	2	7	11

Source: 2006 Canada Census Custom Tabulation (CRO0103413)